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A BUSINESS SPELLING BOOK

D. D. MAYNE

LONGMANS, GREEN AND CO.

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A BUSINESS SPELLING BOOK

A BUSINESS SPELLING BOOK

FOR USE IN

HIGH SCHOOLS AND BUSINESS COLLEGES

BY

D. D. MAYNE

PRINCIPAL OF THE SCHOOL OF AGRICULTURE, UNIVERSITY OF MINNESOTA

NEW YORK

LONGMANS, GREEN, AND CO.

FOURTH AVENUE & 30TH STREET

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FOREWORD

THAT there is a widespread interest in spelling among all classes and especially among business men is apparent. The latter are becoming intolerant of the stenographer or the bookkeeper who defaces a page with misspelled words. It is believed that both school men and business men will welcome a book relating directly to business life, as well as reflecting the latest advances in the science of education.

The following are the chief distinctive features of this book:

1. The thoroughly practical character of the vocabulary.

It has recently been stated (by an investigator of the Russell Sage Foundation) that "useful spelling lists cannot be compiled by sitting at the desk and deciding which words people ought to know how to spell." The words in this book have been selected by quite a different method, namely, by collaboration with business men and by careful study from other practical sources of the words necessary to be learned by students in secondary schools.

Letters were written to men representing all forms of business, requesting a list of ten common words often misspelled in their correspondence and also a list of ten words pertaining to their special business frequently misspelled. The answers to these letters, together with the personal investigations of the author, have guided in the selection of the 4000 words contained in this Speller.

TRANSFERRED FROM C. D. JUL 1915

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The author wishes to express his gratitude to the large number of business men who have turned aside from their duties to aid in the making of a spelling book. Space forbids individual mention, but it is hoped that the result may serve, partially at least, to repay them for their efforts.

2. The grouping of words that belong together because they apply to the same occupation. This increases the interest, affords a vivid sense impression, gives a clue to the meanings of the words, and makes easy and natural the teaching of spelling in connection with meaning and use.

3. The grouping of words that belong together because they follow a uniform rule of word-formation or of spelling. This leads to a rational approach to the problem of spelling which is especially applicable to pupils of high school age, and which effectively reinforces all other methods of impressing the forms of words and the order of letters.

4. The grouping (in "Word Groups") of words that belong together by derivation. This is often a most effective way of bringing into bold relief a doubtful letter or syllable. For example, if *medicine* stands alone, the *i* of the second syllable may be doubtful, because obscure in pronunciation; but when *medicine* is placed in a "word group" with *medicinal*, where the *i* receives the accent, the difficulty is removed. This rational way of learning to spell has hitherto received too little attention.

5. The grouping of words that are so alike in pronunciation and yet so different in spelling and in meaning that they must be studied together in order to be distinguished effectively from one another. These words are clearly defined and are used in illustrative sentences when necessary. The teacher will do well to have the student make additional sentences to show that he has grasped the distinction.

6. The use of words in Phrases, in Business Letters, and in Commercial-legal Documents, for dictation. It is an established principle that the forms of words are most

effectively learned when studied in close relation to their meaning and use. In applying this principle the teacher will do well to have the students (1) put the given phrases into sentences, and (2) write sentences and paragraphs of their own, using the words of the lesson. The lists relating to occupations are well adapted to this purpose.

7. The encouragement constantly given through definite directions to look words up in the dictionary in order to ascertain their spelling and their meaning.

8. The notes in the various lessons, calling attention to the accent, to the number and position of letters, and to other points to be especially observed in the words to be learned.

All these features, it will be observed, emphasize the thought element in teaching. This is as it should be, particularly in a book for advanced students. For such students, methods and books based on mere mechanical repetition or chiefly on sense appeal or on unthinking use, are of less value than methods and books that, while they employ all legitimate means, especially exercise discrimination, comparison and thoughtful attention.

A BUSINESS SPELLING BOOK

1

WORDS FOR SPECIAL DRILL

busy	skein	guess	which
until	surely	either	sieve
tiny	trough	lose	daily
field	heifer	loose	till
build	friend	very	niece

trough (gh = f) vĕr′ y tī′ ny

Note the one *l* in *until*.

2

DISTINGUISH

lose, to miss so as not to find. Unless he follows the trail closely he will *lose* his way in the forest.

lōōse, to untie. Who is worthy to *loose* the bands?

3

THE CALENDAR

January, *Jan.*	July, *Jul.*
February, *Feb.*	August, *Aug.*
March, *Mar.*	September, *Sept.*
April, *Apr.*	October, *Oct.*
May	November, *Nov.*
June	December, *Dec.*

Sunday, *Sun.*	Thursday, *Thur.*
Monday, *Mon.*	Friday, *Fri.*
Tuesday, *Tues.*	Saturday, *Sat.*
Wednesday, *Wed.*	calendar

Feb′ ru a ry. Note the *r* before *u*.

Tūes′ day. Note the sound of *u*.

Wednes′ day. Note the silent letters. (From Woden's day.)

Sat′ ur day. Note the second syllable. (From Saturn's day.)

cal′ en dar. Note the last syllable.

4

Some Plurals—adding *s*

canoe	canoes	monkey	monkeys
valley	valleys	comma	commas
minute	minutes	chimney	chimneys
prairie	prairies	wreck	wrecks
knee	knees	creek	creeks

Note the plurals of *valley*, *monkey* and *chimney*.

creek. Note the long sound of *e*.

5

Distinguish

their, the possessive form of *they*. They must study *their* lessons.

there, at that place. He found no one *there*.

6

Numbering

first	eleventh	forty-eighth
second	twelfth	ninety
third	eighteenth	ninetieth
fourth	nineteenth	hundredth
fifth	twentieth	thousandth
eighth	twenty-ninth	ten-thousandth
ninth	fortieth	millionth

Notice where the hyphen is used.

Notice the *e* before the *t* in *ninety*, *nineteenth* and *ninetieth*.

7

Word Groups

carry	marry	oblige	expense
carriage	marriage	obligation	expensive

8

Words for Special Drill

oblige	owing	daisy	forty
thence	writer	carriage	awful
color	measure	expense	shrewd
using	couple	receive	quartz
hoping	dying	amount	dyeing

Note the *e* after *c* in *receive*. Compare other words ending in *ceive*.

Note the one *m* in *amount*.

9

Distinguish

dying, ceasing to live. The tree was *dying* at the roots.

dyeing, coloring. The children were *dyeing* the Easter eggs many beautiful colors.

10

Phrases

a shrewd buyer	horseless carriages
expensive finery	a skein of yarn

11

Plural of Words Ending in *f*

loaf	loaves	calf	calves
staff	staves	self	selves
wolf	wolves	leaf	leaves
half	halves	wife	wives
knife	knives	sheaf	sheaves
shelf	shelves	chief	chiefs
elf	elves	hoof	hoofs
wharf	wharves	grief	griefs
beef	beeves	staff	staffs
thief	thieves	handkerchief	handkerchiefs

staff, a body of officers (plural, *staffs*).

staff, a long piece of wood (plural, *staves*).

calf. Note the sound of *a*.

hoof. Note the long sound of *oo*.

hănd'kĕr chĭef. Note the pronunciation of the last syllable.

handkerchiefs. Note the sound of *f* in the last syllable.

12

Occupations

carpenter	plumber	actor	engineer
doctor	peddler	butcher	builder
lawyer	machinist	sailor	actress
mechanic	merchant	shepherd	seamstress
mason	dressmaker	cooper	pharmacist
druggist	milliner	grocer	chauffeur
janitor	tailor	agent	clergyman

Note that *janitor, doctor, tailor, sailor* and *actor* end in *or*.
Note the *two g*'s in *druggist* and the *two l*'s in *milliner*.
shepherd. Note the silent letter.
plumber. Note the silent letter. Compare plumb.

13

Distinguish

desert, a waste place. There are only a few places in the *desert* where plants can grow.

dessert, a course of sweets served last at dinner. Children often think *dessert* the best part of the dinner.

14

Word Groups

noisy	prepare	skill	necessary
noisily	preparatory	skillful	necessity
easy	separate	will	fulfill
easily	separation	willful	fulfilled

15

Words for Special Drill

wagon	separate	necessary	woolen
flannel	offered	bargain	choose
noisily	position	grateful	chose
decide	salary	squalor	truly
patience	skillful	fulfill	been

separate. Note the fourth letter.
squā′ lor. Note the long sound of *a*.
chose, did choose. He *chose* his assistant last week.
been (bĭn). Note the sound of short *i*.
Note the one *l* in *woolen* and the one *g* in *wagon*.
Note where *fulfill* has one *l* and where two *l*'s.

16

At the Grocer's

sugar	molasses	mustard	allspice
honey	sorghum	graham	ginger
raisins	vanilla	gasoline	cloves
kerosene	nutmeg	crackers	cinnamon
oysters	salmon	peppermint	coffee

kĕr′ o sene. Note the accent on the first syllable and the *e* in the last syllable.

găs′ o line. Note the accent and the *i* in the last syllable.

mo lăs′ ses. Note the sound of *a*.

sălm′ on. Note the silent *l*.

17

Distinguish

canvas, a kind of cloth. On the artist's *canvas* was painted a beautiful picture.

canvass, to solicit votes; to examine. The party's nominee *canvassed* the entire state. After *canvassing* the subject carefully, I agree with you.

18

Plurals—Change *y* to *i* and add *es*

city	baby	injury	enemy
mercy	canary	buggy	gypsy
pony	country	cherry	fairy
penny	county	berry	glory
lady	pansy	library	society

lady, lady's, ladies, ladies'. Note the possessive form.
Note that in the root word *y* has a consonant before it.

19

In the Dry Goods Store

gingham	delaine	remnants	umbrella
linen	cheviot	ribbon	toweling
percale	denim	satin	overalls
calico	alpaca	ruching	veiling
poplin	serge	hosiery	challis

ging ham. Note the silent letter.
per cale, a cotton cloth.
cheviot, a woolen cloth.
overalls. Note the pronunciation.
chăl′ ĭs, a light wool fabric.
Note that *alpaca* has but one *c*.

20

Distinguish

re ceipt, a written acknowledgment of payment. He asked for a *receipt* when paying the rent.

rĕç′ i pe, a rule for mixing. Housekeepers like to exchange *recipes* for cooking.

21

Word Groups

drown	busy	tongue	altogether
drowned	busily	among	already
frown	business	many	all wrong
frowned	nuisance	any	all right

22

Words for Special Drill

many	neither	drowned	all right
whose	business	busily	scholar
toward	collar	cease	rehearse
again	between	supreme	nuisance
already	among	scarcely	opposite

drowned. Note that this word has but *one* syllable.
Note that *i* follows *s* in *busily* and *business.*
Note that *already* has but one *l.*
Note that *all right* is written as two words.

23

Phrases

dress rehearsal	the Supreme Court
a public nuisance	busily engaged

24

Word Groups

criminal	proceed	civil	complaint
criminality	proceedings	civility	plaintiff

25

In the Lawyer's Office

attorney	client	civil	testimony
counsel	advise	criminal	summons
advice	council	proceedings	defense
brief	court	trial	plaintiff
parchment	plea	witness	defendant

at tor′ nȩy (or = ûr)
plaintiff, one bringing suit.
defendant, one against whom suit is brought.

26

Distinguish

ad vīçȩ′—noun. Note the last syllable. Your *advice* is sure to be followed.

ad vīşȩ′—verb. Note the last syllable. We *advise* you not to trust that man.

counsel, advice; one giving advice. I like your *counsel*. He was called in as *counsel*.

council, a meeting. They call for a *council* to be held to-day.

27

Phrases

counsel for the defendant	a council of war
witness for the plaintiff	by advice of counsel

28

Dictation Exercise

Paragraph 1, Standard Fire Insurance Policy, page 111.

29

Abbreviations

Mr., Mister
Mrs., Mistress
Messrs. (*Messieurs*), Gentlemen
Capt., Captain
Gen., General
Dr., Doctor
Maj., Major
viz. (*videlicet*), namely
i.e. (*id est*), that is
e.g. (*exempli gratia*), for example
C.O.D., collect on delivery
A.D. (*anno domini*) in the year of our Lord
amt., amount
Av. or Ave., avenue
St., street
bbl., barrel
lb., pound
oz., ounce
ct., cent
etc. (*et cetera*), and so forth

30

Some Peculiar Plurals

woman	women	die	dice
brother	brethren	mouse	mice
goose	geese	deer	deer
tooth	teeth	child	children
louse	lice	sheep	sheep

What two have the same form in the singular and the plural?

31

Distinguish

accept, to take or receive; to agree to. He will *accept* the position. Many *accept* the faith of their fathers.

except, to omit. If we *except* the ninth, the list will be accepted.

32

The Hardware Dealer

wrenches	griddle	gimlet	caster
padlock	screws	skimmer	cartridge
levers	balance	wringer	compass
auger	pulleys	spittoon	adz
chisel	trowel	muskets	hammer

Note the one *l* in *balance.*

Note the two *m*'s in *skimmer.*

cär′ tridge. Note the pronunciation of the first syllable.

33

Distinguish

caster, small wheel used on furniture. The dealer put four *casters* on the chair.

castor, the beaver; a bean from which oil is made. Many hunt the *castor* for his fur. *Castor* oil is not pleasant to take.

34

Word Groups

quilt	seize	immeasurable	height
build	receive	immense	sleight (of hand)

35

Words for Special Drill

height	beginning	fierce	envelop
labor	average	stopped	apron
immense	dairying	envelope	axle
movable	seize	willful	journeys
coming	statement	sincerely	guilt

Note the double *n* in *beginning* and the two *m*'s in *immense.*

Note where the two *l*'s are in *willful.* Compare *skillful, harmful.*

Note the one *l* in *altogether.*

Note the one *m* in *coming.*

36

Distinguish

en vĕl′ op, to cover completely. One could see the cloud descend and *envelop* the mountain peaks.

ĕn′ ve lōp̸, covering for a letter. You may address those *envelopes.*

37

Phrases

willful waste	movable types
woeful want	average ability

38

Dictation Exercise

Paragraph 2, Standard Fire Insurance Policy, page 111.

39

Word Groups

medicine	challis	dye	die
medicinal	chamois	dyeing	dice

40

At the Druggist's

bottles	vaseline	alcohol	chamois
vials	cigars	benzine	sponges
candles	alum	borax	dyes
camphor	brushes	paints	brandy
ammonia	medicine	powder	whisky

bĕn′ zĭnø. Note the accent. chăm øĭø
văs′ e lĭnø

41

Phrases

a piece of chamois skin
aniline dyes
the die is cast
shaking the dice

42

Word Groups

ninety	sorghum	Egyptians	surly
ninth	gingham	gypsies	surely

43

Review

handkerchiefs	wrenches	chisel	valleys
kerosene	raisins	February	heifer
minute	gypsies	receive	surely
nineteenth	salmon	sorghum	advice
prairies	dyeing	libraries	envelop
Wednesday	fulfill	busily	council
trough	woolen	alpaca	cinnamon
thieves	height	gingham	flannel
awful	dairying	scarcely	cheviot
chimneys	axle	attorney	ninety

44

Dictation Review

316 Eighth Ave., Chicago, Ill.
Feb. 6, 1913.

Messrs. Black & Roberts,
Trenton, N. J.

Dear Sirs:

We are in receipt of your letter of Jan. ninth asking about our new spring goods. Owing to necessary delays, we could not answer it until now. We have been expecting our new goods daily, but their coming has been delayed by the bad wreck at Valley Creek.

We have now on hand a large amount of linen, gingham, dimity and percale, samples of which we send under separate cover. Our sales of these goods have been immense and we advise you to order soon if you care for bargains.

You ask about our hosiery. We have a full line of black and colors. Tan will be much worn.

We will meet any price made to you by any merchant in our line. Our business is large because we fulfill all our promises.

Hoping to receive your order, we are

Very truly yours,

BALL & BROWN.

45

WORD GROUPS.

name	refuse	serene	force
naming	refusal	serenity	forcible

In the above groups note (1) that final *e* is preceded by a consonant; (2) that each suffix begins with a vowel; (3) that the final *e* is dropped before the suffix.

Rule I.—Final *e* of a root word is usually dropped on taking a suffix beginning with a vowel.

46

WORD BUILDING

name	ing	refuse	ing	cease	ing
refuse	al	rinse	ing	sense	ible
serene	ity	blame	able	recite	al
trade	ing	erase	ing	move	able
amuse	ing	name	able	nurse	ing
forsake	ing	force	ible	live	ing

se rĕn′ i ty. Note the short sound of *e*.

Note that *force* adds *i*ble. Why?

47

Distinguish

affect, to change. The loss of the position does not *affect* my income.

effect, to accomplish. He will *effect* the change of policy in a few weeks.

48

Phrases

a polite refusal	an amusing anecdote
unruffled serenity	an unnamable crime
trading stamps given	the high cost of living

49

Practice in Plurals

salary	beauty	theory	ruby
quantity	dairy	gallery	safety
quality	anxiety	bounty	surrey *
quarry	balcony	necessary	pulley
daily	hickory	duty	galley

quarry, sŭr′ rø̄y
Note the short sound of *u*.
Note that the *u* in duty is ū, while that in *ruby* is ṵ.

* Words in *ey* have plurals in *eys*.

50

Word Groups

fertile	shred	separate	couple
fertilize	shredder	separator	coupler

Give the rule for building the word *fertilize.*

51

The Agricultural Implement Dealer

implement	mower	roller	hoes
harrow	separator	trowel	fertilizer
sickle	shovel	cultivator	coupler
reaper	shredder	tedder	plowshare
scythe	rakes	pitchfork	thresher

implement, a tool.
hoes, plural of hoe.
hose, rubber tubing; stockings.

52

Distinguish

emigrant, one leaving a country. (Latin *e*, out of.)

immigrant, one entering a country. (Latin *in* [*im*], into). *Emigrants* from Germany are our most numerous *immigrants.*

Note the one *m* in *emigrant* and two *m*'s in *immigrant.*

53

Exercise in Defining

unsung, not sung — infirm, not firm, feeble

unfriendly	unforeseen	inexact	indirect
uneaten	undecided	inhuman	insane
unswept	undefined	incapable	inexpensive
unnoticed	unable	indecent	incorrect
unyielding	unseen	inaccurate	intemperate

ĭn′ dĭ rĕct′. Note the short sound of *i*.

54

Dictation Exercise

Paragraph 3, Standard Fire Insurance Policy, page 112.

55

Practice Under Rule I

use	able	usable	agile	ity	agility
forgive	ing		sale	able	
write	ing		fleece	y	
guide	ance		trifle	ing	
manage	ing		imagine	ary	
provoke	ing		believe	ing	
rogue	ish		machine	ery	
tremble	ing		statue	ary	
grieve	ance		argue	ing	
double	ing		pursue	ing	

56

DISTINGUISH

slight, trifling; slender. A *slight* mistake often brings serious results. In figure, the president is *slight* and tall.

sleight, artful trick. He practised daily in *sleight* of hand performances.

57

PHRASES

provoking delays	skillful arguing
imaginary difficulties	beautiful statuary
seeing is believing	expert guidance

58

WORD GROUPS

ridicule	bouquet	dispatch	occasion
ridiculous	croquet	distort	occupation

59

WORDS FOR SPECIAL DRILL

condense	scissors	nickel	petroleum
biscuit	veneer	special	cupola
different	embezzle	catalogue	weird
bouquet	quorum	appall	ridicule
occasion	nephew	dispatch	bachelor

occasion. Note the two *c*'s and one *s*.
dispatch. Note the first syllable.
kū′ po la. Note where the *o* and the *a* are.
Note the last syllable of *nickel*.
Note the double letters in *appall*.
Note the order of the second and third letters in *weird*.

60

PHRASES

guilty of embezzlement	with neatness and dispatch
susceptible to ridicule	an appalling disaster
weird ghost stories	a memorable occasion

61

DICTATION EXERCISE

Paragraph 4, Standard Fire Insurance Policy, page 113.

62

THE MUSIC DEALER

banjo	guitar	fife	cymbals
jew's-harp	cornet	accordion	melodeon
violin	clarinet	piano	viola
fiddle	lute	harmonica	organ
mandolin	lyre	bugle	tuning-fork

măn′ do lin. Note where the accent is.
har mŏn′ i ~~e~~a, commonly called mouth-organ.
vī ō′ la, an instrument like the violin, but lower.
Note that *accordion* ends in *ion* and *melodeon* in *eon.*

63

DISTINGUISH

proceed, to go forward. We will now *proceed* with the business.

precede, to go before. The title should *precede* the name.

64

Word Groups

shoe	singe	courage	peace
shoeing	singeing	courageous	peaceable

In the above groups note (1) that the final *e* is retained before a suffix beginning with a vowel, and (2) that in every case there is a reason why it should be retained. (What is the sound of *c* and *g* before *e* and *i*? Before *a*, *o*, and *u*?) Why do the words in the following exercise retain the *e*?

65

Exceptions to Rule I

A few words retain the final *e* on taking a suffix beginning with a vowel.

hoeing	mileage	manageable	chargeable
shoeing	singeing	changeable	serviceable
toeing	twingeing	advantageous	mortgageor
dyeing	courageous	peaceable	noticeable
canoeing	outrageous	tingeing	traceable

mortgageor. The more common spelling is *mortgagor*.

66

Phrases

toeing the mark	easily manageable
a canoeing trip	serviceable shoes
chargeable with the offense	noticeable peculiarities

67

Special Drill in Words Used in the Grocery

preserves	celery	confectionery	tomatoes
bluing	pickles	spaghetti	cereals
succotash	vinegar	cocoanut	syrup
spinach	cranberries	asparagus	cocoa
lemons	macaroni	coffee	pumpkin

spĭn′ ach (ach = ej).
spa ḡḥĕt′ tĭ, a thick paste made into tubes, like macaroni.
Why is the *e* dropped in *bluing*?
Note that *succotash* has two *c*'s.
Note that *macaroni* has but one *c*.

68

Distinguish

raise, to lift up. The man attempted to *raise* the heavy timbers alone.

raze, to demolish. They ordered him to *raze* the old building.

respectably, in a manner worthy of respect. He was *respectably* clad.

respectfully, with respect. *Respectfully* yours, W. H. Grady.

69

Words Ending in *able*

suit	suitable	reason	reasonable
tame	tamable	sale	salable
blame	blamable	respect	respectable

use	usable	love	lovable
receive	receivable	remove	removable
ply	pliable	palate	palatable

Note the words that have dropped the final *e* in adding the suffix.

In the above words note that the root is a complete English word.

70

PHRASES

unsalable goods	bills receivable
removable casters	tamable animals
palatable food	pliable metals

71

ABBREVIATIONS

acct., account
Cr., creditor
hhd., hogshead
do. (*ditto*), as before
doz., dozen
mdse., merchandise
mem., memorandum
mo. month
ft., foot or feet
gal., gallon
hdkf., handkerchief
D. C., District of Columbia
Hon., Honorable
Jr., junior
M., noon
M. C., Member of Congress
M.D., doctor of medicine
et al. (*et alii*), and others
et. seq. (*et sequentes*), and the following
ex., example

Hon. is used as an abbreviation for *honorable* only when the word is used as a title; e.g., He wrote to The Hon. R. S. Littleton, M. C.

72

DICTATION EXERCISE

Paragraph 5, Standard Fire Insurance Policy, page 113.

73

NAMES OF STATES

Maine, *Me.*	Maryland, *Md.*
New Hampshire, *N. H.*	Virginia, *Va.*
Vermont, *Vt.*	North Carolina, *N. C.*
Massachusetts, *Mass.*	South Carolina, *S. C.*
Rhode Island, *R. I.*	Georgia, *Ga.*
Connecticut, *Conn.*	Florida, *Fla.*
New York, *N. Y.*	Alabama, *Ala.*
New Jersey, *N. J.*	Mississippi, *Miss.*
Pennsylvania, *Pa.*	Tennessee, *Tenn.*
Delaware, *Del.*	Kentucky, *Ky.*

Notice the fourth letter in *Delaware.*

Căr′ o lĭ′ na. Note the four syllables.

74

PRACTICE UNDER RULE I AND EXCEPTIONS

unmanageable	divinity	palatable
remuneration	encouraging	embezzling
separation	gauging	association
advertising	exploring	trifling
commercial	prosecution	interchangeable
effacing	conceivable	decorating
marriageable	deciding	effaceable

Pick out the words that retain the *e.* Give the reason why they retain it.

ḡā̆ḡ′ ing. Note the order of the second and third letters.

75

DISTINGUISH

prosecution, act of bringing suit at law. The district attorney began the *prosecution.*

persecution, to harass or ill-treat. *Persecution* of the Jews is common in Russia.

(Note the difference in the first syllables of these words.)

76

PHRASES

a trifling wound	encouraging signs
interchangeable parts	marriageable age
inconceivable stupidity	liberal remuneration

77

WORD GROUPS

picnic	forfeit	assign	abilities
picnicking	counterfeit	assignment	liabilities

Account for the *k* in *picnicking.*

78

WORDS FOR SPECIAL DRILL

parallel	premium	industrial	liabilities
expense	ratio	equity	accounts
traffic	foreign	forfeiture	neighboring
tariff	privilege	clearance	assets
trafficking	asparagus	assignment	aghast

tariff. Note the one *r.*

prĭv′ i legȩ. Note the second syllable and the vowel in the third.

fôr′ fȩit urȩ. Note the order of the letters in the second syllable.

equity, justice; the administration of law according to its spirit and not according to its letter.

liabilities, what one owes; one's debts. (What one is liable for.)

assets, what one possesses; one's property.

79

Dictation Exercise

Paragraph 6, Standard Fire Insurance Policy, page 113.

80

Word Groups

change	safe	care	hope
changeful	safety	careful	hopeless

In the above groups note (1) that the suffixes begin with a consonant, and (2) the final *e* of the root word is retained. (There is a reason. Note the effect of dropping the *e*.)

81

Word Building

Rule 2. Final *e* of a root word is usually retained on taking a suffix beginning with a consonant.

settle	ment	hate	ful	engage	ment
love	ly	safe	ty	secure	ly
change	ful	immediate	ly	advance	ment
separate	ly	name	sake	grave	ly
pale	ness	tire	less	hope	ful
move	ment	immense	ly	hope	less
excite	ment	care	ful	change	less

82

Distinguish

principal (noun), chief one. (Compare principality.) They arrested the *principal* of the band of robbers.

principal (noun), sum put at interest. He received a good income from the *principal* invested.

principal (adj.), chief. Ill health is the *principal* reason for his going.

principle (noun), a fundamental truth. I do not understand the *principle* upon which that is based.

principle (noun), settled rule of action. He is a man of good *principle.*

83

More Words Ending in *able*

remark	remarkable	repute	reputable
account	accountable	accept	acceptable
vary	variable	equity	equitable
credit	creditable	use	usable

84

Phrases

variable winds
a creditable performance
a reputable occupation
an equitable arrangement
unaccountable behavior
disreputable companions

85

In the Carpenter's Shop

vise	pincers	pliers	flooring
studding	gauge	scantling	baluster
plane	miter	casings	battens
dividers	joist	mortise	lintel
bevel	lathe	clapboards	tenon

vise (note the *s*), instrument for gripping things, closed by screw.

pĭn′ çerş, same as pinchers.

lāthø, a machine tool for shaping things.

scantling, narrow timber, usually 2 in. thick and 4 in. wide.

môr′ tĭsø, cavity cut in timber to receive a tenon.

clăp′ bōard (note the silent *p*), strip of board for outside covering of houses.

baluster, column supporting rail of staircase.

batten, a thin piece of wood to cover a crack or to strengthen a part.

lĭn′ tel, horizontal timber over door or window.

tĕn′ on, shaped end of a piece of timber.

86

Plural of Words Ending in *o*

piano	pianos	motto	mottoes
portfolio	portfolios	potato	potatoes
cameo	cameos	buffalo	buffaloes
photo	photos	echo	echoes
Eskimo	Eskimos	negro	negroes
curio	curios	mosquito	mosquitoes

Note. There is no rule to guide in adding *s* or *es* to words of this class.

87

PRACTICE UNDER RULE 2

live	ly	trouble	some
stale	ness	encourage	ment
complete	ly	relative	ly
severe	ly	meddle	some
venture	some	respective	ly
serene	ly	tire	some
taste	ful	like	ness
complete	ness	disburse	ment
state	ment	scarce	ly
enlarge	ment	close	ly

Why do these words retain the *e*?

88

PHRASES

meddlesome neighbors	relatively large
cash disbursements	venturesome explorers
serenely confident	tastefully decorated

89

NAMES OF STATES

West Virginia, *W. Va.*	Louisiana, *La.*
Ohio, *O.*	Texas, *Tex.*
Indiana, *Ind.*	Oklahoma, *Okla.*
Illinois, *Ill.*	Kansas, *Kan.*
Michigan, *Mich.*	Nebraska, *Neb.*
Wisconsin, *Wis.*	South Dakota, *S. Dak.*
Minnesota, *Minn.*	North Dakota, *N. Dak.*

Iowa, *Ia.*	Montana, *Mont.*
Missouri, *Mo.*	Colorado, *Col.*
Arkansas, *Ark.*	Wyoming, *Wyo.*

Ōk′ la hō′ ma.

Mĭs soo′ rĭ. Note the sound of *s* and of the *i* in the last syllable.

Ar′ kan sas (sas = saw).

90

DISTINGUISH

allusion, reference to. He will make no *allusion* to your mistake.

illusion, a deceptive fancy. He suffered from the *illusion* that some one pursued him.

91

DICTATION REVIEW

125 Delaware Ave., Chicago, Ill.,
Jan. 16, 1913.

Mr. C. M. STARK,
Redlands, Ark.

DEAR SIR:

We have just mailed to you our catalogue for 1912–13. We desire to call your attention to certain special offers that we make in different departments.

Our prices on confectionery, cereals, pickles, bananas, spaghetti and cigarettes are the lowest in the market.

In our hardware and implement department, we have just received a full line of lathes, pliers, vises, planes, scythes and cultivators, on all of which we make special prices.

It will be advantageous for you to read pages 64–69 if you are thinking of buying clarinets, accordions or melodeons.

We already do a large business in Missouri, Arkansas, Colorado, Louisiana, and Oklahoma, and we hope to extend our trade to the neighboring states. We employ no salesmen—our catalogue and our goods talk for us. You can get our commercial standing from the Chicago Loan and Trust Co.

Hoping to hear from you soon, we are,

Very respectfully yours,

BOWEN & BARTON.

92

IN THE RAILROAD OFFICE

freight	brakeman	engine	switch
passenger	operator	ballast	tunnel
signal	engineer	caboose	semaphore
schedule	dispatcher	throttle	waiting-room
conductor	telegram	fare	baggage

sĕm′ a phōrø, an apparatus for signaling.

93

DISTINGUISH

statue, an image in metal or stone. Lincoln's *statue* adorns the public square.

statute, a law. The legislature ordered the *statutes* to be printed.

stature, the natural height. Washington was more than six feet in *stature.*

credible, that may be believed. The price was so large as to be scarcely *credible.*

creditable, worthy of trust or credit. He performed the work in a *creditable* manner.

94

Words Ending in *ible*

edible	invisible	credible	plausible
visible	eligible	legible	illegible
divisible	tangible	feasible	ineligible
flexible	permissible	indelible	incredible

edible, that may be eaten, eatable.
visible, that may be seen (seeable).
flexible, that may be bent (bendable).
eligible, that may be chosen; qualified.
tangible, that may be felt (touchable).
feasible, practicable, that may be put into effect.
plausible, apparently right (that may be applauded).

In the above words note that the root is not a complete English word.

Note the two *l*'s in *illegible*. (Latin *in* (*il*), not.)

Is *g* hard or soft before *i*?

95

Phrases

edible mushrooms	plausible excuses
a flexible program	illegible handwriting
tangible results	an ineligible candidate

96

Dictation Exercise

Paragraph 7, Standard Fire Insurance Policy, page 114.

97

Word Groups

duly	judgment	argument	acknowledgment
truly	lodgment	wholly	abridgment
wisdom	awful	nursling	

These eleven words are all the exceptions there are to Rule 2.

98

Word Building

separate	ly	replace	able	pursue	ing
contrive	ance	imagine	ary	hope	ing
couple	ing	scarce	ly	hope	ful
waste	ful	disburse	ment	manage	able

Apply Rules 1 and 2. Look up the words formed to see if they are spelled correctly.

99

Words for Special Drill

almighty	although	welfare	pastime
almost	altogether	woeful	wherever
chilblain	always	numskull	wherewithal
already	alone	also	artful
neckerchief	welcome	withal	willful

These are compound words (two words joined) which have dropped a letter in joining.

100

In the Bank

depositor	surplus	draft	ledger
discount	capital	acceptor	vaults
creditor	exchange	acceptance	cashier
bankruptcy	resources	correspondent	security
guardian	promissory	reserve	director

promissory. Note the one *m* and two *s*'s.

correspondent. Note the two *r*'s.

Note that *depositor*, *acceptor*, *creditor* and *director* end in *or*

101

Distinguish

dråft, an order for money. You can buy the *draft* at the First National Bank.

draught (dråft), a drink; current of air. The horse took a long *draught* from the cool stream. The *draught* through the door blew the coat from the line.

capital, money invested in a business; seat of government. The firm had a joint *capital* of $110,000. Washington is the *capital* of the United States.

capitol, state house. Congress meets at the *capitol* in Washington.

102

Dictation Exercise

Paragraph 8, Standard Fire Insurance Policy, page 114.

103

STATES, TERRITORIES AND DEPENDENCIES

Utah, *U.*	Alaska, *Alas.*
Idaho, *Id.*	Porto Rico, *P. R.*
Washington, *Wash.*	Panama, *Pan.*
Oregon, *Ore.*	Philippine Islands, *P. I.*
Nevada, *Nev.*	Manila
California, *Cal.*	Hawaii
Arizona, *Ariz.*	Guam
New Mexico, *N. M.*	Honolulu
Cuba	Havana

Manila. Note the one *l*.
Philippines. Note the one *l* and the two *p*'s.
Ha wä′ ii.
Hō′ no lū′ lū.
Fil′ i pī′ nōs, the natives of the Philippines.
Pro tĕet′ o ratø.

104

WORD GROUPS

amicable	separable	formidable	amiable
arable	applicable	culpable	salable

fôr′ mid a blø, ăp′ plĭ ca blø. Note the accent on the first syllable.

Note that these words, though ending in *able*, do not have whole English words as roots.

105

The Huckster's Wares

garlic	rutabaga	lettuce	parsley
maize	parsnip	peppers	squash
radish	kohlrabi	cress	cucumber
cauliflower	cantaloupe	turnip	muskmelon
onion	pumpkin	mushrooms	carrots

ru̇′ ta bā′ ga, a variety of turnip.
kol̸l rä′ b , a variety of cabbage.
eăn′ ta lo̤u̸pe̸. Note the sound of *o* in the last syllable.
pŭmp′ kin. Note that the second *p* is sounded.
mŭsk′ mel on. Note the fourth letter.

106

Word Building

Rule 3. Final *y* of a root word, when preceded by a consonant, is changed into *i* on the addition of a suffix.

happy	ness	glory	ous	novelty	es
mercy	ful	beauty	ful	hurry	ed
juicy	er	busy	ness	apology	es
salary	es	icy	ly	modify	er
funny	est	plenty	ful	bounty	ful
duty	ful	easy	ly	injury	ous
ally	es	multiply	er	justify	ed

Note the application of this rule to the spelling of plurals. See Lesson 18.

107

Distinguish

compliment, delicate flattery. She received many *compliments* on her work.

complement, that which completes. His statement is the *complement* of yours.

108

Dictation Exercise

Paragraph 9, Standard Fire Insurance Policy, page 115.

109

Word Groups

scribe	*script*	*de*	*dis*
describe	description	defame	distrust
inscribe	inscription	detach	dispel
prescribe	prescription	deface	dispute
similar	wherefore	familiar	villain
similarity	therefore	familiarity	villainy

110

Words for Special Drill

describe	forfeit	grandeur	familiar
unforeseen	similar	apiece	accommodate

gratis	recommend	villain	auxiliary
incessant	procedure	therefore	grateful
formally	proceedings	therefor	clematis

forfeit, similar, grandeur, villain. Note the last syllable of each of these words.

grā′ tis. Note the sound of *a*.

rĕe′ om mĕnd′. Note the one *c* and the two *m*'s.

procedure. Note the one *e* in the second syllable.

111

Distinguish

therefore, for this or that reason. He did not like his work, and *therefore* resigned his position.

therefor, for that. He bought a stock of goods, paying *therefor* $10,000.

112

Phrases

similar triangles	auxiliary forces
an irregular procedure	formally accepting
incessant scolding	unparalleled grandeur

113

Exercise in Defining

misspell, to spell wrongly	disbelieve, not to believe
mistaken, taken wrongly	displace, to put out of place

misunderstood,		disoblige	
misbehavior		disobedient	
misapply	misconstrue	discourteous	disengage
miscalculate	miscount	dislodge	discontinue
misconceive	misdeed	dishonor	discredit

mis eŏn′ strue. Note that the accent is on the second syllable.

114

DISTINGUISH

disease, a sickness. Scarlet fever is a *disease* to be dreaded.

decease, death. The whole nation mourned the *decease* of the noble man.

115

DICTATION EXERCISE

Paragraph 10, Standard Fire Insurance Policy, page 115.

116

WORD GROUPS

beauty	plenty	bounty	gaseous
beauteous	plenteous	bounteous	aqueous

Note that the first three words in *eous* fall under Rule 3, except that they change *y* to *e* instead of to *i*.

117

Practice Under Rule 3

Form plurals	*Add suffixes*	
supply	envy	ous
impurity	healthy	er
facility	auxiliary	es
vagary	merry	ly
cruelty	granary	es
century	mercy	less
entry	contrary	ness
disability	healthy	ly
enemy	mercy	ful
monarchy	envy	able

va gā′ ry, a wandering of the thoughts. Note the accent.

grăn′ a ry. Note the sound of the first *a*.

118

The Furniture Dealer's Goods

bureau	commode	sideboard	upholstery
dresser	mirror	divan	mahogany
chiffonier	wardrobe	tete-a-tete	tapestry
cabinet	mattress	buffet	sofa
suite	davenport	secretary	taboret

chĭf fon iēr′, a piece of furniture fitted with drawers.

suite (swēt), a set of rooms or furniture.

dăv′ en pōrt, a sofa with arms and high back.

di văn′, a couch. Note the accent.

tē-tē′-a-tē-tē′, a kind of settee.

buf fē′, a sideboard.

tăb or ĕt′, a cushioned stool; a low stand.

119

CITIES OF THE UNITED STATES

Philadelphia	Chicago	Minneapolis	Los Angeles
Baltimore	Indianapolis	New Orleans	Omaha
Cincinnati	Annapolis	Savannah	Topeka
San Francisco	Seattle	Helena	Syracuse
St. Louis	Spokane	Milwaukee	Brooklyn

Cincinnati. Note the two *n*'s and one *t*.
Indianapolis. Note the one *n*. (Compare Indian.)
Annăpolis was named for Queen Anne, hence the two *n*'s.
New Ôr′ le ans. Note the accent.
Hĕl′ e na. Note the accent.
Lŏs Ăn′ ge les.
Sŷr′ a eūs. Note the sound of *y*.

120

ABBREVIATIONS

MS., manuscript	*p.*, page
MSS., manuscripts	*pp.*, pages
Mt., mountain	*payt.*, payment
N. A., North America	*Ph.D.*, doctor of philosophy
S. A., South America	*pk.*, peck
pd., paid	*pkg.*, package
P. O., postoffice	*Pres.*, president
Prof., professor	*No.* (*numero*), number

N. B. (*nota bene*), take notice
P. M., (*post meridiem*), afternoon; postmaster
N. E., north-east; New England
M.P., Member of Parliament

Note that both *professor* and its abbreviation have only one *f*.

121

Dictation Exercise

Paragraph 11, Standard Fire Insurance Policy, page 115.

122

Exceptions to Rule 3

shyness	spryest	secretaryship	suretyship
slyest	spryer	ladyship	babyhood
dryly	wryness		

Form words ending in *ing* from the following:

defy	modify	liquefy	carry
rely	purify	clarify	putrefy
multiply	apply	specify	beautify

Why is not the *y* changed to *i* before the suffix?

Note the *e* in *liquefy* and *putrefy*. Compare *putrescent* and *deliquescent*.

123

Word Groups

municipal	synonym	analyze	judicial
municipality	synonymous	analysis	prejudice

124

Words for Special Drill

liniment	municipal	lineament	isolate
restaurant	persuade	bazaar	mucilage

extraordinary	pursue	warrant	glycerine
synonym	harass	vermilion	prejudice
labyrinth	tassel	wrought	analysis

ĭs′ o late. Note the short sound of *i*.
ex trȧôr′ di na ry. Note the silent *a*.
tăs′ sel. Note the short sound of *a*.
vermilion. Note the one *l*.

125

DISTINGUISH

liniment, a medicine for rubbing into the skin. The doctor applied a *liniment* to his lame knee.

lineament, feature. " Man he seems
In all his *lineaments*."

126

PHRASES

a perplexing labyrinth	pursued by savages
harassed by enemies	a sheriff's warrant
wrought iron	a prejudiced judge

127

WORD GROUPS

pneumatic	descend	proceed	benefit
pneumonia	ascend	exceed	beneficent

128

A CIVIL SERVICE TEST

repair	vehicle	surname	gnat
diamond	diligent	pneumatic	irascible

frontier	cellar	mercantile	fiery
patience	exceed	descend	millionaire
benefit	delicate	knack	embarrass

ī răs′ ci blø. Note the one *r* and the sound of the first *i*.

frŏn′ tĭer. Note the sound of *o*.

çĕl′ lar. Note the sound of short *e*.

mẽr′ ean tĭlø. Note the sound of the *i*.

embarrass. Note the two *r*'s.

129

PHRASES

an embarrassing situation	pneumatic tires
a condescending dignitary	an irascible manager
millionaire's diamonds	a fiery red opal

130

TRADE WITH GREAT BRITAIN

Britain	Glasgow	Hebrides
Thames	Londonderry	Orkney
Newcastle	Dublin	Birmingham
Southampton	Liverpool	Scotch
Greenwich	Sheffield	Irish
London	Edinburgh	Belfast
Mersey	Westminster	Plymouth

Thames, Greenwich. Look up the pronunciation.

Edinburgh. Look up the pronunciation of the last syllable.

West mĭn′ ster. Note that there are only *three* syllables.

131

Dictation Exercise

Paragraph 12, Standard Fire Insurance Policy, page 115.

132

Review List

roguish	cantaloupe	grievance	unmanageable
sieve	Hawaii	petroleum	descend
unforeseen	lettuce	biscuit	fiery
February	business	nickel	Edinburgh
valleys	forfeit	cymbals	chiffonier
ninetieth	villain	shoeing	Annapolis
dyeing	disbelieve	noticeable	facilities
mosquitoes	plenteous	celery	bounteous
machinist	auxiliaries	lemons	Helena
salary	mattress	receivable	clarifying
woolen	Cincinnati	harass	eligible
sorghum	liquefying	Connecticut	easily
libraries	shyness	separate	similar
cheviot	decease	gauging	procedure
nuisance	vermilion	foreign	Philippines
attorney	precede	privilege	promissory
scythe	embarrass	separation	correspondent
cashier	benefit	mortise	numskull
balance	Thames	handkerchief	caboose
beginning	Parliament	scarcely	illegible
alcohol	mercantile	Oklahoma	ballast
medicine	surname	passenger	argument
refusal	chimneys	separable	nineteenth
blamable	daily	judgment	griefs
necessaries	wholly	altogether	separately

133

On the Farm

poultry	cultivation	silage	creameries
humus	drainage	harvesting	productions
husbandry	rotation	tiling	fallow
experiment	irrigation	dairying	threshing
agriculture	breeding	separator	fertilizing

humus, partly decayed vegetable matter in soil.

ex pĕr′ i ment. Note the sound of *e* in the second syllable.

ĭr′ ri gā′ tion. Note the two *r*'s.

sī′ lagē, green fodder stored for use.

fallow, land left unseeded after plowing.

134

Distinguish

dairy, place where milk is kept. A *dairy* must be cool, sweet and clean.

diary, a register of daily happenings. His *diary* for 1912 showed where he was on the day named.

135

Words Ending in *or*

auditor	ancestor	reflector	counselor
agitator	traitor	radiator	monitor
ambassador	assessor	author	sponsor

136

Trade with France, Netherlands and Germany

Berlin	Amsterdam	Frankfurt	Bourse
Marseilles	Calais	Munich	Havre
Dresden	Seine	Heidelberg	Lyons
Hamburg	Loire	emperor	Bordeaux
The Hague	Leipsig	republic	Paris

Ber lĭn′. Note the accent.
Mar seilløs′.
Căl′ aiø.
Seinø.
Loire (Lwạr).
Bøûrsø, the stock exchange of Paris.
Hävrø. Note the one syllable.
Bor deaux′ (dō).

137

Dictation Exercise

Paragraph 13, Standard Fire Insurance Policy, page 116.

138

Word Groups

allege	precinct	dynamo	apology
allegation	succinct	dynamic	apologize

139

Words for Special Drill

piazza	apologize	gaseous	ridicule
fuchsia	allege	veneer	attendants

onyx	rummage	poultice	orchestra
strychnine	attendance	dynamite	architect
resin	prevalent	interfere	succinct

găs′ e ȿus. Note the sound of the first *s*.
rĕs′ in. Note the pronunciation of the first syllable.
dȳ′ na mītȿ. Note the sound of *y*.
ärek′ i tect. Note that *ch* has the sound of *k*.

140

DISTINGUISH

attendants, those who attend or wait upon another. The *attendants* of the President led the way.

attendance, the act of attending. Regular *attendance* at school is desirable.

141

PHRASES

a thirtieth of a grain	strychnine poisoning
a gaseous mixture	a prevalent disease
a thin veneer	unwarrantable interference
an alleged injury	a succinct statement
afraid of ridicule	a consulting architect

142

WORDS ENDING IN *er*

advertiser	adviser	jeweler	officer
reporter	avenger	arbiter	believer
receiver	retailer	register	deceiver

143

Exercise in Combining and Defining

(See Rule 1, Ex. 45.)

fertile	ize	real	ize	general	ize
pure	ify	crystal	ize †	vapor	ize
sterile	ize	class	ify	null	ify
vile	ify *	intense	ify	legal	ize

Is the *e* dropped or retained in the first, second, third, fourth and eighth words? Why?

144

The Editor

galley	linotype	advertisement	electrotype
editorial	clippings	subscriber	engraving
subscription	exchanging	copying	foreman
circular	issue	typography	stationery
compositor	renewal	contributor	magazine

ty pŏg′ ra phy
mag a zīn′. Note the accent.

stet (*let it stand*), is used in proof-reading to retain something once marked out.

Rom. (*Roman*) stands for the name of a kind of type.

tr. (*transpose*) is used in proof reading when two letters are to be transposed, i.e., changed about.

w.f. (*wrong font of type*) is used in proof reading to show that the wrong type is used.

* Look up the pronunciation. † Look up the spelling.

145

Distinguish

stationery, writing paper. Most printing offices carry a fine grade of *stationery.*

stationary, fixed in place. The printing office put in a new *stationary* engine.

146

Dictation Exercise

Paragraph 14, Standard Fire Insurance Policy, page 116.

147

Words in *ei* and *ie*

(after *c*)

deceive	receive	conceit	ceiling	perceive

(not after *c*)

shriek	priest	retrieve	thievery
chieftain	chief	frieze	grieve
aggrieve	mischief	besiege	thief
reprieve	mischievous	grievous	grief
grenadier	believe	shield	sieve

mĭs′ chiøv øus. Note the accent and that there are but three syllables.

griēv′ øus. Note that there are but two syllables.

148

WORD GROUPS

rare	horrible	ratify	magnify
rarefy	horrify	ratification	magnificent
economy	emphasis	legal	agony
economize	emphasize	legalize	agonize
symbolize	victimize	scandalize	criticize
idolize	itemize	baptize	subsidize

149

ABBREVIATIONS

Prov., Proverbs
prox. (*proximo*), next month
inst. (*instant*), this month
ult. (*ultimo*), last month
P. S., postcript
pt., pint
Rt. Hon., Right Honorable
pwt., pennyweight
q. v. (*quod vide*), which see
qy., query
rd., rod
recd., received
Rev., Reverend
Robt., Robert
R. R., railroad
cf. (*confer*), compare
S., South
qt., quart
pro tem. (*pro tempore*), for the time being
R. S. V. P. (*répondez s'il vous plait*), reply, if you please

150

CITIES IN THE UNITED STATES

Valparaiso	Mobile	Oshkosh	Albany
Lincoln	Vicksburg	Peoria	Bangor
Sacramento	Harrisburg	Boulder	Lowell

Poughkeepsie	Sioux Falls	Pierre	Richmond
Raleigh	Schenectady	Rochester	Tallahassee

Val′ pa rāi′ so. Note the sound of *a* in the third syllable. The city in Chile of the same name is pronounced differently.

Pōg̸ keep′ sig̸ (kĭp).

151

DICTATION EXERCISE

Paragraph 15, Standard Fire Insurance Policy, page 116.

152

WORDS FOR SPECIAL DRILL

myrrh	phlox	calamity	sapphire
catarrh	transferable	nasturtium	amethyst
hemorrhage	catastrophe	mignonette	musician
scallop	arsenic	turquois	ascetic
presentment	dahlia	presentiment	hospitable

Note the two *r*'s in the first three words.

seăl′ lop. Note the sound of *a*.

dä̸l′ ia (ya). Note the sound of the first *a*.

nas tûr′ ti um. Note the last two syllables.

hŏs′ pit a ble. Note that the accent is on the first syllable.

153

DISTINGUISH

presentment, a giving. The presentment of the grand jury was read in court.

presentiment, a feeling of coming evil. He had a presentiment of danger.

154

WORDS ENDING IN *ance*

assistance	radiance	allowance	repentance
appearance	utterance	reluctance	riddance
remittance	compliance	clearance	appliance

155

PHRASES

in compliance with your wishes	competent assistance
allowance for delays	clear utterance
good riddance	deceitful appearances

156

DICTATION EXERCISE

Paragraph 16, Standard Fire Insurance Policy, page 117.

157

TRADE WITH SOUTH AMERICA

Colombia	Amazon	Buenos Ayres	Cayenne
Venezuela	Orinoco	llanos	Bogota
Bolivia	Rio Janeiro	pampas	Guiana
Ecuador	Uruguay	selvas	Quito
Platte	Paraguay	Chile	Caracas

Colombia. Note the fourth letter.
Chĭl′ e. Note the pronunciation and the last letter.
Ḡw̆i ä′ na.

158

WORD BUILDING

convey	ance	sway	ing	pray	ing
obey	ing	prepay	ment	prey	ing
gay	ety	boy	ish	delay	ed
gay	ly	coy	ly	essay	ed
buoy	ant	prepay	ing	betray	al
convoy	ed	pray	er	survey	or
decoy	ing	convoy	ing	sway	ed

159

WORD GROUPS

adhere	revere	reverent	present
adherent	reverence	reverential	presence
adherence			

abhor	abstain	prudence	interfere
abhorrent	abstinent	prudential	interference
abhorrence	abstinence		

160

WORDS ENDING IN *ence*

presence	intelligence	existence	interference
prudence	reverence	adherence	magnificence
abstinence	beneficence	coherence	malevolence

161

PHRASES

total abstinence	unwarrantable interference
ordinary prudence	extraordinary intelligence
abhorrent customs	necessary to existence

162

WORD GROUPS

concede	inhere	gangrene
intercede	cohere	stampede
recede	convene	supersede
precede	intervene	sincere
antecedent	convention	coherent
precedent	obscene	adherent
preceding	obscenity	procedure

163

PHRASES

a bad precedent	the intervening time
the preceding speaker	a receding chin
incoherent language	superseded by the automobile
irregular procedure	firm adherence

164

DICTATION EXERCISE

Paragraph 17, Standard Fire Insurance Policy, page 117.

165

THE PHYSICIAN

physician	symptom	insomnia	perspiration
hiccough	scrofula	typhoid	inflammation
measles	jaundice	eczema	trachea
diaphragm	prescription	nausea	intestinal
malaria	dyspepsia	cholera	abdominal

jäụn′ diçø. Note the sound of *a*.
ĕe′ ze ma. Note the accent.
pēr′ spi rā′ tion. Note the *er* in the first syllable.
inflammation. Note the two *m*'s.

166

DISTINGUISH

palate, the roof of the mouth.
palette, oval wood plate that artists mix colors on.
pallet, a small, rough bed.
prescription, a written direction for the preparation of a medicine.
proscription, the act of declaring persons outlaws.

167

WORD GROUPS

reduce	intelligent	correction	audience
reducible	intelligible	incorrigible	audible
admit	commit	permit	audit
admission	committed	permission	audited
admissible	commission	permissible	auditor

168

WORD BUILDING

Make words ending in *able*.

dispute	venera(te)	pleasure
define	detest	refute
contest	renew	assign

In which words is the *e* of the root dropped? Why?
rĕf′ u ta blø, dĭs′ pu ta blø. Note the accent.

169

PHRASES

an impregnable fortress	an incontestable right
amenable to discipline	a culpable act
an incorrigible criminal	an irreducible element
inadmissible testimony	an intelligible statement
indelible ink	permissible acts

a mē na bl~~e~~. Note the sound of *e* in the second syllable.
in dĕl′ i bl~~e~~. Note the one *l* and the sixth letter.

170

SHOWING OWNERSHIP

The possessive of singular nouns is formed by adding an apostrophe and *s* ('s); of plurals that end in *s* by adding simply the apostrophe (′); and of plurals which do not end in *s* by adding the apostrophe and *s* ('s).

Singular	*Plural*	*Plural*
brother's	brothers′	brethren's

We admired the sky's color at sunset.
The fairies' haunt was in the forest glen.
We wandered in the forest's depths.
The secretary's office was entered by thieves.
We listened to the shepherds' voices until they died away.
The women's efforts saved the day.
He objected to the clerks' going.
The mosquito's sting is sometimes poisonous.
At lovers' perjuries,
They say Jove laughs.
She ran upstairs to her mistress's apartments.

171

Word Groups

distrust	inflammable	aggressive	benefit
dissent	inflammation	aggrieved	beneficial
consent	inflammatory	aggravate	beneficent
utility	gravitate	rhinoceros	celerity
utilize	aggravate	rhinitis	accelerate

172

Words for Special Drill

magnificent	pecuniary	accumulate	utilize
beneficent	inflammable	dissent	colossal
thoroughfare	coupon	troublous	gravitate
metallic	descent	calcimine	rhinoceros
exaggerate	aggravate	ecstasy	accelerate

magnificent. Note the spelling of the last syllable.
beneficent. Note the *e* in the second syllable.
ĕe′ sta sy. Note the first syllable.
accelerate. Note the one *l*.

173

Distinguish

descent, change from higher to lower place; birth. You can make the *descent* in a short time. He is said to be of Scotch *descent*.

dissent, disagreement. He shook his head in *dissent* from the opinion expressed.

174

PHRASES

in pecuniary difficulties
a dissenting view
troublous times
calcimined ceilings
in an ecstasy of delight
the colossus of Rhodes

175

DICTATION REVIEW

Schenectady, N. Y.,
April 3, 1913.

Mr. L. G. SCHMIDT,
Editor, Good Farming,
Frankfurt, Germany.

DEAR SIR:

It is with reluctance that I write you, for I realize that I am asking a great favor. But knowing that Germans are among the best farmers in the world and that you have done much to improve their methods, I feel that you are a safe counsellor.

I should like to ask concerning a certain fertilizer now on the market, called the Leipsig, the advertisement for which I have seen in all our leading dailies. Can it be used advantageously on a soil largely humus which has lain fallow a year? The notion is prevalent here that it cannot be so used, perhaps because some have been deceived by a counterfeit which is alleged to have had a large sale in this neighborhood.

Does poor drainage interfere with its good effects? I myself believe that a surfeit of water with it will nullify its effects and cause the soil to sour.

It will gratify me very much if you will answer these questions at your leisure, although I feel that I should

apologize for the trouble I am giving. Please make allowance in view of my great need of assistance.

I have been carrying on a series of experiments in animal husbandry and dairying on my farm. I am also trying to exemplify the principles of irrigation which you laid down in your issue of the 11th inst. If I succeed I may become a contributor to your magazine, i.e., if you think my articles admissible.

I enclose remittance for renewal of my subscription for 1912–13. Please send acknowledgment of receipt.

The editorials on silage and creameries in your issue of the 17th ult. are of great value to those interested in scientific agriculture. I do not exaggerate when I say that every word in them is of value to the farmer who wishes to economize wisely. Your work is a beneficent one, and I sincerely hope that you will be repaid by the pecuniary success that you deserve.

Very truly yours,
S. J. CLARK.

176

TRADE WITH SPAIN, PORTUGAL, AND ITALY

Sardinia	Apennines	Corsica	Neapolitan
Milan	Genoa	Cadiz	Madrid
Spanish	Pyrenees	Adriatic	Mediterranean
Madeira	Portuguese	Milanese	Gibraltar
Azores	Florentine	Italian	Sicilian

Ma dēĭ′ ra. Note that there are but three syllables.
Gĕn′ o a. Note the accent.
Ā′ dri ăt′ ie. Note the sound of the first *a*.
Ĭt ăl′ ian. Note the short sound of *i*.

177

DISTINGUISH

prŏph′ e çy̆, noun, a foretelling.
prŏph′ e sȳ, verb, to foretell.

178

DICTATION EXERCISE

Paragraph 18, Standard Fire Insurance Policy, page 117.

179

THE FRUIT DEALER

cherries	raspberry	gooseberries	watermelon
pecans	almond	whortleberry	hazelnuts
cocoanut	walnuts	rhubarb	prunes
apricot	quince	currants	tamarind
pineapple	filberts	huckleberry	persimmons

pecans. Note the one *c*.
ā′ pri ~~e~~ot. Note the sound of *a*.
răsp′ ber ry. Note the sound of *a*.
ä~~l~~′ mond. Note the silent *l*.
goōs~~s~~′ ber ri~~s~~. Note the sound of the first *s*.
r~~h~~u′ barb. Note the silent *h*.

180

WORD GROUPS

seine	weird	brigadier
eight	seize	financier
eighth	seizure	species
neighbor	leisure	series

neigh	receive	frieze
inveigh	deceive	belief
weighty	conceive	retrieve
heinous	perceive	grieve

lēī sure. Note the first syllable.

181

Distinguish

spē′ cies, a group of individuals called by a common name. There are many *species* of monkeys.

spē′ cious, appearing well at first sight; plausible. That argument was very *specious* and deceived many.

182

Exercise in Combining and Defining

library	an *	discipline	ary	an	decorate	or
Christ	ian †	examine	er		believe	er
machine	ist	music	ian		academy	cian
profess	or	claim	ant		engine	eer
inhabit	ant	create	or		telegraph	er
botany	ist	brigade	ier		execute	or
narrate	or	speculate	or		inform	ant

What rule of spelling applies in the first, eighth, and seventeenth words?

Check eleven words in which Rule 1 applies.

tĕl′ e graph, te lĕg′ ra pher. Note the change in accent.

ĕx′ e cute, ex ĕc′ u tor. Note the change in accent.

* Librarian, one who has charge of a library.

† Christian, one who believes in Christ.

183

DICTATION EXERCISE

Paragraph 19, Standard Fire Insurance Policy, page 118.

184

WORD GROUPS

mission	cession	press	concept
omission	concession	oppress	conception
remission	procession	oppression	reception
admission	accession	impression	exception

expulsion	collision	temptation	ambition
compulsion	derision	recreation	discretion
repulsion	delusion	transportation	extension
impulsion	invasion	operation	occasion

omission. Note the one *m*.
oppression. Note the two *p*'s.

185

PHRASES

sins of omission	occasional exceptions
the admission fee	surrender at discretion
under compulsion	the accession of the monarch
important concessions	the invasion of Turkey

186

WORD GROUPS

annual	essence	tendency	diminution
triennial	essential	dependency	diminutive

187

Words for Special Drill

almanac	wrestle	essential	vehicle
apparent	disagreeable	malady	ordinance
diminutive	ordnance	hammock	parasol
perennial	adversity	tendency	congenial
accidental	imperative	umbrella	bouquet

wrĕs′ tlø. Note the short sound of *e*.

boo quet (kā). Note the spelling and the pronunciation of the first syllable.

188

Distinguish

ordnance, cannon; great guns. The *ordnance* department of the army supplies all the heavy guns.

ordinance, a law; commonly used in speaking of laws passed by a city council. The new *ordinance* prohibits the throwing of waste paper in the streets.

189

Phrases

essential principles	an upward tendency
apparent failure	four-wheeled vehicles
a disagreeable medicine	congenial companions

190

Cities of the United States

Cheyenne	Pittsburg	Des Moines	Louisville
Galveston	Memphis	Boisé City	Duluth
Butte	Cedar Rapids	Cleveland	Pueblo
Sacramento	Augusta	Dallas	St. Paul
Superior	Montpelier	Joliet	Providence

191

WORD GROUPS

image	imagination	precedent	command
imagine	imaginary	precedence	commend
inference	preference	reference	machine
inferential	preferential	conference	machinery

192

WORDS FOR SPECIAL DRILL

solicit	reprisal	cipher
reprimand	imagine	schedule
indispensable	affidavit	promiscuous
replaceable	machinery	disappoint
preference	conference	desirable
contribution	precedence	maintenance
recommendation	consummate	embarrassment

replaceable. Why the second *e*?
pre çēd′ ençe.
disappoint. Note the one *s* and the two *p*'s.
desirable. Why is the *e* dropped?

193

DISTINGUISH

çŏn′ sŭm mātę, verb, to complete. The great task of building the Panama Canal will soon be *consummated.*

çon sŭm′ mātę, adj., perfect. His *consummate* skill in acting held the audience spell-bound.

194

Dictation Exercise

Paragraph 20, Standard Fire Insurance Policy, page 118.

195

The Carriage and Harness Dealer

checkrein	martingale	dashboard	hansom
surcingle	collars	neckyoke	victoria
cinch	felloe	barouche	phaeton
bridle	bolster	landau	cushions
whiffletree	breeching	brougham	chariot

whĭf′ fle tree. Note the fourth and fifth letters.
bro̤o̤gham.

196

Distinguish

bridle, part of a harness.
bridal, *noun,* a marriage; *adj.*, pertaining to a bride.
hansom, a two-wheeled cab.
handsome, fine looking.

197

Word Groups

beg	stop	omit	squat
begged	stopped	omitting	squatter

In each of the above root words note the number of syllables, the final consonant and the letter before it, and the accent; also note whether the suffixes begin with a vowel.

198

Word Building

Rule 4. Monosyllables and words accented on the last syllable ending in a single consonant preceded by a single vowel, double the final letter on taking a suffix beginning with a vowel.

stop	ed	stopped	refer	ed	referred
prefer	ed		refer	ing	
concur	ence		abhor	ent	
occur	ing		begin	er	
acquit	al		omit	ing	
permit	ed		transfer	ed	
submit	ing		commit	al	
remit	ance		clan	ish	
abet	or		infer	ing	
squat	er		bag	age	

199

Christian Names of Men

Adam	Donald	Alfred	Ebenezer
Anthony	Elihu	Augustus	Eugene
Benjamin	Enoch	Caleb	Ezekiel
Christopher	Francis	Clarence	Gabriel
Daniel	Cyrus	Dennis	Cornelius

200

Distinguish

Francis, a man's name.
Frances, a woman's name.

eruption, a breaking forth or out. The *eruption* of the volcano had been long expected.

irruption, a breaking in. The *irruptions* of the sea made the coast very irregular.

201

Dictation Exercise

Paragraph 21, Standard Fire Insurance Policy, page 118.

202

Abbreviations

S. E., south-east
S. W., south-west
E., east
W., west
Sec., secretary
Vice-pres., Vice-president
Supt., superintendent
Treas., treasurer
Thos., Thomas
Wm., William
sq., square
D. V., (*Deo volente*), God willing
U. S. M., United States Mail
U. S. N., United States Navy
vol., volume
vs. (*versus*), against
wk., week

203

Words for Special Drill

juvenile	perpetrate	specimen	clemency
admirable	colonel	missile	misdemeanor
miscellaneous	prejudice	ragamuffin	righteous
seminary	revenue	plagiarism	apparatus
cemetery	cataract	ruffian	dilemma

ju′ ve nĭl̸. Note the sound of *i*.
ăd′ mi ra ble. Note the accent.
răg′ a muf fin. Note that there are *four* syllables.
plā′ ġi a rism, stealing from the writings of another.
rŭf′ fian (yan).
ap′ pa rā′ tus. Note the sound of *a* in the third syllable.

204

DISTINGUISH

cemetery, a burial place.
seminary, a school.

205

PHRASES

juvenile courts	righteous indignation
miscellaneous business	guilty of plagiarism
government revenues	a hard missile
chemical apparatus	a tough specimen

206

PRACTICE UNDER RULE 4

occurring	abetting	transferred	remitted
preferring	omitted	robber	concurrent
acquitting	concurring	submitting	planning
remitting	transmitter	referred	incurred
permitting	abhorrence	submitted	deterring

207

Phrases

respectfully submitted
a remitted fine
both houses concurring
aiding and abetting
unintentionally omitted
frequently occurring

208

Dictation Exercise

Paragraph 22, Standard Fire Insurance Policy, page 118.

209

Trade with Russia and Scandinavia

copeck	St. Petersburg	Odessa
steppe	fjord	maelstrom
Christiania	Gothenburg	ruble
Norwegian	arctic	Duma
Swedish	Moscow	Sweden
Stockholm	czar	drosky
Trondhjem	czarina	Copenhagen

copeck, ruble, Russian coins.
fjord (fĭ ord).
arctic. Note the *c* after the *r* in the first syllable.
māǫl′ strom, a whirlpool.
Dūma, Russian parliament.
drŏs′ ky, a Russian vehicle.

210

The Broker

percentage	certificate	currency	endorsement
immediate	deposits	specie	collection
premium	financial	negotiable	monetary
quotations	marginal	deficit	compromise
execution	finance	balance	receiver

fí nănçē′.
dĕf′ i çit, ĕom′ prom īsē. Note the accent.
balance. Note the one *l*.
mȯn′ e ta ry. Note the sound of *o*.

211

Dictation Exercise

He signed his company's name to the letter.

It was not to the companies' interest to appoint a receiver for them.

I sought the scene for association's sake.

His daughters' wardrobes were completely destroyed.

The statue's chief beauty is simplicity of outline.

It was the visitor's pleasure to roam through the grounds.

The physicians' consultation was over.

He took the physician's prescription to the druggist.

We watched the lightning's flash and listened to the thunder's roar.

His several correspondents' interests were well guarded.

He had misunderstood his correspondent's words.

The delegate intended to look after the employees' affairs and enforce their rights.

The employers' refusal closed all negotiations with their workmen.

The teamsters' union declared a strike to be imminent.

He said he refused for conscience's sake.

The prisoners' fare was bread and water when they broke the rules.

The debtor's assets were practically nothing, so that his creditors' losses were great.

He contributed little to the capitalists' fund for their charitable enterprise.

212

Words Beginning with *in, il, ir, im, ig* Meaning *not*

ignoble	not noble	impartial	not partial
ineligible		irreverent	
illegal		impolite	
irresolute		illogical	
illiterate		inflexible	
illiberal		inhuman	
impossible		irregular	
incapable		immobile	
illegitimate		immaterial	
immeasurable		inactive	

213

Word Groups

disobey	compensate	exemplify	ghastly
disappear	recompense	exemplary	aghast

214

Words for Special Drill

vaccinate	fascinate	boycott	aghast
vacillate	gazetteer	benefited	strychnine
prevalence	recompense	disappear	Fahrenheit
exhilarate	census	exemplary	abscess
syndicate	reputable	tactics	worsted

văe′ çin ate. Note the two *c*'s.
văç′ il late. Note the two *l*'s.
benefited. Note the one *t*.
disappear. Note the one *s* and two *p*'s.
ĕx′ em pla ry. Note the accent.

215

Dictation Exercise

Paragraph 23, Standard Fire Insurance Policy, page 119.

216

The Electrician

electrical	voltage	ampere	dynamic
meter	dynamo	induction	motor
controller	generator	electricity	transformer
alternating	armature	rheostat	insulator
kilowatt	resistance	potential	galvanic

Note that *generator*, *motor* and *insulator* end in *or*.
Also note that *meter*, *controller* and *transformer* end in *er*.

217

Distinguish

current, a flow (said of fluids).
currant, a fruit.

218

Practice Under Rule 4

recurrence	dispelling	expelled	excelled
trepanning	repellent	recurrent	controlling
rebellion	propeller	propelled	compelled
compelling	begetting	forgotten	forgetting
controlled	besetting	trepanned	rebelled

219

Men's Christian Names

Geoffrey	Jonathan	Gustavus	Joseph
Harold	Joshua	Hiram	Julius
Humphrey	Kenneth	Isaac	Lawrence
Isaiah	Leonard	Jesse	Leopold
Jeremiah	Matthew	Jerome	Maurice

220

Distinguish

Jesse, a man's name.
Jessie, a woman's name.

221

Words for Special Drill

thraldom	dissension	challenge	sarcasm
legacy	cornucopia	miscreant	culinary
catechism	rhythm	trellis	facilities

ammunition	countenance	elucidate	champagne
cylinder	isthmus	sanguine	genealogy

thra̱l′ dom. Note the one *l*.
cū′ li na ry. Note the long sound of *u*.
gĕn′ e ăl′ o ġy. Note the fifth letter and its sound.

222

Distinguish

rhythm, the measure or time in poetry.

rhyme, similarity in sound of last syllable or word of one line of poetry to another.

223

Trade with Asia

Chinese	Pekin	Mikado	Tokio
Japanese	Hongkong	Yokohama	Irkutsk
kimono	Manchuria	Burmah	Calcutta
Hindustan	Mecca	Afghanistan	Benares
Arabian	Korea	jinrikisha	Ganges

jin rĭk′ ĭ shȧ, a Japanese two-wheeled carriage.
kĭm′ o no. Note the accent and the last letter.

224

In the Transportation Business

monopoly	adjustment	operating
discrimination	competition	en route
maximum	refrigerator	requisition
interstate	voucher	prorating
minimum	regulation	receivership
classification	terminals	lading
excursion	abandoned	forwarding

maximum, the greatest.
minimum, the least.
en route (ŏn rōōt′), French for *on the way.*

225

ABBREVIATIONS

Ans., answer
Lieut., Lieutenant
C. J., Chief Justice
cc., chapters
O. K., all right
Atty., attorney
B. A., Bachelor of Arts
LL. B., Bachelor of Laws
aq. (*aqua*), water
Admr., admiral
anon., anonymous
Com., Commodore
Cor. Sec., Corresponding Secretary
cu. (*cuprum*), copper
D. D., Doctor of Divinity
deft., defendant
aet. (*aetatis*), of age
ad lib. (*ad libitum*), at pleasure
D. C. L., Doctor of the Civil Law
Chap., chapter.

226

WITH THE CITY COUNCIL

alderman	hydrant	constable	commissioner
politician	treasurer	assessor	coroner
mayor	armory	franchise	initiative
policeman	referendum	militia	committee
marshal	sheriff	cement	appropriation

cement. Look up the pronunciation as a noun and as a verb.

franchise. Look up the pronunciation of the last syllable.

The *initiative* gives the people the right to *propose* a law.

The *referendum* gives the people the right to *approve* a bill before it becomes a law.

227

DISTINGUISH

martial, pertaining to war.
marshal, a police officer.

228

CHRISTIAN NAMES OF MEN

Michael	Raphael	Moses	Reuben
Nathan	Richard	Nathaniel	Robert
Nicholas	Roger	Oliver	Roland
Oscar	Samuel	Philip	Sebastian
Raymond	Solomon	Reginald	Theodore

229

TRADE WITH CANADA

dominion	smuggling	Newfoundland
provinces	revenue	Nova Scotia
Assiniboia	Saskatchewan	New Brunswick
Montreal	annexation	Ottawa
Canadian	Quebec	Yukon
Manitoba	Toronto	Halifax
Winnipeg	fisheries	reciprocity

Măn′ ĭ tō′ bȧ, New′ found land′. Note the accent.

230

Word Groups

chagrin	benefit	tranquil	crystal
chagrined	benefited	tranquillity	crystallize
	benefiting	tranquillize	crystalline
transfer	excel	prefer	cancel
transferable	excellence	preference	cancellation

Note carefully the cases where the final consonant of the root is doubled, and where it is not doubled.

231

The Milliner

millinery	ornament	stylish	buckles
velveteen	trimmings	plaited	aigrette
chiffon	ribbons	tuscan	pompon
veiling	leghorn	fashionable	bonnets
maline	shirred	feathers	picot

āĭ grĕt*t*/*e*′, a plume of feathers for the head.

pŏm′ pon, a tufted ornament.

pĭ′ eo*t*, a little loop made in crocheting, also sometimes seen on the edge of ribbons.

232

Word Groups

sugar	concern	crescent	apparent
sumac	discern	excrescence	apparition

anonymous	hydrant	thermos (bottle)
synonymous	hydraulic	thermal (lines)

233

WORDS FOR SPECIAL DRILL

synonymous	discernment	anomalous	infectious
bulwark	contagious	archives	providential
sumac	ventilation	optician	facetious
hydraulics	syringe	apparition	barometer
oculist	enthusiasm	excrescence	thermometer

contagious, carried only by contact (said of disease).

infectious, communicated other than by contact (said of disease).

ventilation. Note the one *l*.

234

DISTINGUISH

optician, one who fits eye glasses.

oculist, one who treats diseases of the eye.

235

PHRASES

contagious fevers	anomalous procedure
keen discernment	ghastly apparition
bulwark of our liberties	a facetious remark

236

THE PHYSICIAN

neuralgia	bronchitis	pneumonia	arteries
rheumatism	pleurisy	circulation	cartilage
contagion	capillaries	anaemia	pharynx
quinsy	peritonitis	anaemic	laryngitis
appendicitis	cerebral	poisoning	trachea

nøū ıăl′ ġi a. Note the order of letters in the last two syllables.

a nȩ̄′ mi a.

a nȩ̄m′ ie. Note the pronunciation of the second syllable.

ap pen di çī′ tis, bron eȩ̄ī′ tis, pĕr′ i to nī′ tis, lăr′ yn gī′ tis. Note the sound of *i* in next to the last syllable of each word.

237

SIGNS

δ	omit	℘	per (by the)
℔	pounds (after figures)	c/o	in care of
№	number (before figures)	¶	paragraph
¢	cent	a/c	account
%	per cent	§	section
@	at	$	dollars
A1	first-class	"	ditto (the same)
*	notice (asterisk)	⋇	more space

⋇ (more space) is used in proof-reading to indicate that words or letters should be separated farther.

δ is the Greek letter Delta, substituted for the first letter of the Latin word *dele*, meaning *take out.*

238

THE SCHOOL SUPERINTENDENT

enrollment	university	freshman	curriculum
laboratory	certificate	sophomore	academic
faculty	graduation	junior	tuition
diploma	scientific	classical	assistants
pedagogue	senior	collegiate	primary

lăb′ or a to ry. Note the fourth letter and that there are five syllables.

dĭ plō′ ma. Note the short sound of *i*.

239

DISTINGUISH

consols, British government security.
consuls, United States agents abroad.

240

WORD GROUPS

nutritive	expedite	ambition	propitiate
nutritious	expeditious	ambitious	propitious

fictitious	conscientious	superstition
surreptitious	adventitious	superstitious

241

THE PLUMBER

faucets	suction	enameled	plumbing
lavatory	sewerage	solder	supplies
nickeled	water-main	nozzle	corrugated
galvanize	cistern	reservoir	brackets
radiator	mosaic	asbestos	porcelain

fa̤u̇′ çet. Note the sound of *a*.
lăv′ a to ry, place for washing.
sŏl′d′ er. Note the silent *l*.

242

WORD GROUPS

sympathy	anterior	symphony	antiquity
antipathy	posterior	antiphony	antiquated

243

WORDS BEGINNING WITH *ante* AND *anti*

ante, before	*anti*, against,
antecedent	antidote
antemeridian	antipathy
anteroom	antiseptic
antedate	antimason
antediluvian	anticlimax
anterior	antiphony
antechamber	antipodes
antenuptial	antithesis
anticipate *	antithetic
antiquated *	

an′ te di lū′ vi an, before the flood; therefore, old.

* an tic′ i pate, an′ ti qua′ ted. The prefix here is *ante*; the *e* has been changed to *i*.

an tĭ. Note the short sound of *i*.

an tĭp′ a thy, a feeling against.

ăn′ ti sĕp′ tic, tending to destroy disease germs.

an tĭph′ o ny, alternate or responsive singing by two choirs.

an tĭp′ o dēs, the direct opposite

an tĭth′ e sis, contrast.

ăn′ ti thĕt′ ic, contrasting.

244

WORD GROUPS

tenacity	pugnacity	vivacity	rapacity
tenacious	pugnacious	vivacious	rapacious
avarice	sagacity	caprice	suspect
avaricious	sagacious	capricious	suspicious
delicious	specious		precious

245

Review

recurrence	sheriff	repellent
insulator	chiffon	kilowatt
compelled	Assiniboia	trepanning
resistance	certificate	rebellion
presentiment	providential	Hindustan
prophesy	curriculum	smuggling
lineament	rheumatism	Winnipeg
irruptions	superstitious	gaseous
Japanese	propeller	cancellation
treasurer	assessor	pleurisy
genealogy	capitol	neuralgia
thraldom	maline	optician
politician	aigrette	contagious
canvass	collegiate	sophomore
committee	laboratory	excrescence
martial	prophecy	chagrined
appropriations	palette	reciprocity

246

Common Business Terms

jobber	insolvency	usury	maturity
surplus	approximate	guarantee	teller
warranty	assignee	guaranty	consolidate
accrued	manifest	commodities	collateral
valid	consignee	mortgage	copyright

ăs′ sign ēē′, cŏn′ sign ēē′. Note the accent.

247

Distinguish

guarantee, to be responsible for.
gŭăr′ an ty, the legal form of guarantee.
surplus, what remains over.
surplice, vestment worn by clergy and choir; a style of waist for ladies.

248

Word Groups

refine	recover	upholster	discover
refinery	recovery	upholstery	discovery
confectionery	monastery	raillery	discoverer

249

Words Ending in *ary*

actuary	ordinary	parliamentary
evolutionary	rotary	plenary
mercenary	salutary	fiduciary
pecuniary	proprietary	plenipotentiary
revolutionary	necessary	sedentary

mẽr′ çe na ry, serving merely for pay.
săl′ u ta ry, healthful.
plē′ na ry, full; complete.
fi dū′ ci a ry, of the nature of a trust.
plĕn′ i po tĕn′ ti a ry, having full power.

250

The Theatrical Manager

comedian	melodrama	aisles	matinee
repertoire	soubrette	parquet	prologue
tragedy	dramatize	galleries	program

comedy	vaudeville	balconies	foyer
tragedian	professional	cantata	encore

rĕp er toire′ (twôr), a list of plays or songs.
vaude′ vĭll (vōd′), a variety performance.
par qu̇et′, the seats nearest the orchestra.
prō′ grăm. Note the sound of *a*.
foy er (fwȧ′ yā), the lobby or entrance hall of a theater.
en′ eōr (ŏn), a French word meaning *once again*.

251

COMMON BUSINESS TERMS

embezzlement	indictment	conspirators
infringement	mortgagor	lien
discrepancy	responsibility	attachment
license	chattel	injunction
liquidate	tonnage	indemnity
administrator	confidential	malfeasance
stenographer	notary	incorporate

in dīt′ ment. Note the second syllable.
mort ġa ġôr′. The *e* would naturally be retained before *g*, but this is the more common spelling.
chăt′ tel. Note the order of letters in the last syllable.
con spĭr′ a tors. Note the short sound of *i*.
mal fē′ sanç, an illegal act or deed.

252

TRADE WITH CENTRAL AMERICA AND THE WEST INDIES

Jamaica	San Salvador	Costa Rica
Havana	San Domingo	Nicaragua
Santiago	Trinidad	peso
Hayti	tropical	mahogany

Barbadoes	hurricane	seismic
Martinique	cyclone	Guatem
Honduras	tornado	revoluti

hŭr′ ri eānø. Note the short sound of *u*.

cyclone, a violent storm covering a large area.

tornado, a violent local storm characterized by destruct wind.

pē′ so, a Spanish dollar.

sØIs′ mie, pertaining to earthquakes.

253

THE MUSICIAN

crescendo	accompanist	violoncello
pianissimo	quartet	saxophone
diminuendo	choir	amateur
flutist	trombone	symphony
harmonious	piccolo	sonata
staccato	discord	cantata
soprano	anthem	accompanime

ae eom′ pa nist. Note that there are only four syllable

254

DISTINGUISH

choir, a body of church singers.

quire, twenty-four sheets of paper.

255

COMPOUND WORDS

blackboard	one-ninth	to-night
to-morrow	knee-deep	blue-eyed
far-fetched	herewith	smooth-tongu

hundred-fold	peacemaker	two-edged
horseshoe	double-jointed	high-flown
half-baked	newspaper	inasmuch
forty-fifth	wherewithal	three-ninetieths

The tendency is to use fewer rather than more hyphens.

Note that fractions are *always* written with the hyphen between the numerator and the denominator.

256

WORD GROUPS

pugnacious	benignant	chronology
impugn	benign	chronometer

257

WORDS FOR SPECIAL DRILL

codicil	urbane	maneuver	caricature
perimeter	myriad	nonpareil	ostensible
effervesce	benign	merino	petroleum
chronometer	summary	embassy	resuscitate
convalescence	extravagant	vicissitude	impugn

pe rĭm′ e ter. Note the accent.
nŏn′ pa rĕil′, a kind of printing type.
vi çĭs′ si tude, change.
eăr′ i ea tūrø. Note the accent.

258

PHRASES

military maneuvers	a convalescent invalid
ostensible purpose	the vicissitudes of life
to impugn one's motives	effervescing soda water

259

THE AUTOMOBILE DEALER

armature	circuit	flange	manifold
automobile	limousine	garage	muffler
battery	condenser	generator	piston
carburetter	controller	tonneau	skidding
chauffeur	sprocket	ignition	cylinder

ay′ to mō′ bĭlø. Note that the accent is on the *next* to the last syllable.

eär′ bu ret ter, a device for vaporizing gasolene.

chauf feur, (shō′ fēr), one who manages an automobile.

lĭ′ moy sĭnø′, a cab-like automobile.

gär age′, (äzh), an automobile stable.

tȯn′ neau, (nō), the after body of an automobile.

260

TRADE WITH MEXICO

Vera Cruz	Puebla	manioc	capsicum
Yucatan	Monterey	sarsaparilla	pimento
cochineal	plantations	jalap	ipecacuanha
Coahuila	Tampico	agave	ebony
Guadalajara	plaza	pulque	rosewood

eōch′ i nēal, sär′ sa pa rĭl′ la. Note the pronunciation of the first syllables.

Guad′ a la jä′ ra (ja=ha).

Puebla. Note the last letter (different from Pueblo in Colorado).

pläz′a, an open square.

măn′ i oe, the plant from which tapioca is made.

jăl′ ap, root used as medicine.

ȧ gā′ ve, the century plant.

pul′ que, a drink made from the agave.

eăp′ si **eum**, plant from which cayenne pepper is obtained.
pĭ měn′ to, the tree producing all-spice.
ĭp′ e **eăe′** u ăn′ ha, the root of a plant used in medicine.

261

COMMON BUSINESS TERMS

lease	artificial	obediently	marketable
appraisal	qualifications	cordially	advertisement
quotations	insurance	securities	merchandise
execution	prudential	differential	assignable
expensive	estimable	swindling	beneficial

ap prāĭz′ al. Note the pronunciation of the second syllable.

262

TRADE WITH AFRICA

Morocco	Alexandria	trek
Tunis	Abyssinia	colonial
Tripoli	Soudan	Guinea
Egyptian	Sahara	Madagascar
Congo	Boer	Johannesburg
Transvaal	Algerian	ostriches
Pretoria	Cairo	Mozambique

Trĭp′ o lĭ. Note the sound of the last *i*.
Trăns′ vaal. Note that there are only *two* syllables.
Ab′ ys sĭn′ i a. Note the second syllable.
Bōer.

263

WORDS FOR SPECIAL DRILL

hypocrisy	parachute	lucrative
hyprocrite	abolish	victuals
paroxysm	exhilarate	grandeur
chronicle	equivalent	asthma
reciprocity	sacrilegious	tendency
perseverance	promenade	pronunciation
aqueduct	obstacle	miscellaneous

hypocrisy. Note the *s* in the last syllable.

abolish. Note the one *l*.

ex hil′ a rate. Note that the sixth letter is *a*.

sae ri lē′ gious. Note the sound of *e*.

pronunciation. Note the second syllable.

grandeur. Note the order of the letters in the last syllable.

264

DISTINGUISH

pumice, a volcanic substance. *Pumice* stone is used for polishing.

pomace, crushed apples or other fruit.

265

SOME PECULIAR PLURALS

axis	axes	nucleus	nuclei
focus	foci	radius	radii
crisis	crises	larva	larvae
basis	bases	stratum	strata
analysis	analyses	vortex	vortices

synopsis	synopses	terminus	termini
vertex	vertices	vertebra	vertebrae
automaton	automata	parenthesis	parentheses
appendix	appendices	amanuensis	amanuenses
phenomenon	phenomena	memorandum	memoranda

au tŏm′ a ton, a self-acting machine.

a măn u ĕn′ sis, one who writes for another.

strā tum. Note the sound of *a*.

There is a growing tendency to form the plurals of nouns ending in *ex* by simply adding *es* with no other change; e.g., *vertex, vertexes.*

266

In the Restaurant

noodle	tenderloin	chowder	salad
consommé	caramel	sherbet	braised
bouillon	roquefort	pastry	fricassee
ragout	mushroom	menu	mayonnaise
croquette	vermicelli	sirloin	maraschino

ĕŏn′ som mé, a strong, clear soup.

bo̤ȵil′ lon (yon), a clear soup made from meat.

ră go̤ȵt′, a stewed meat.

rōqȵø′ fōrt, a French cheese.

vēr mi çĕl′ li, a stiff paste made into tubes.

shēr′ bet. Note that there are but three letters in the last syllable.

me̱′ nu, a bill of fare.

frĭe as sēē′. Note the one *c* and the two *s*'s.

mȧ yōn nāiṣø′, a salad dressing.

267

Singular Forms	Plural Forms	
news	trousers	premises
suds	scissors	forceps
molasses	victuals	tongs
summons	ashes	hysterics
billiards	tidings	tweezers
mathematics	riches	entrails
politics	clothes	oats
economics	mumps	annals
physics	shears	aborigines
optics	measles	spectacles
gallows	swine	embers
ethics	statistics	paraphernalia

Some authorities call *mumps* and *measles* singular forms.

268

Abbreviations

dept., department
C. W., Canada West
plff., plaintiff
M. O., money order
id. (*idem*), the same
sc. (*scilicet*), namely
C. E., civil engineer
Ital., italics
O. S., old style
Cav., cavalry
vid. (*vide*), see
incog. (*incognito*), unknown
ibid. (*ibidem*), in the same place
in loc. (*in loco*), in its place
i. q. (*idem quod*), the same as
per an. (*per annum*), by the year
per cent. (*per centum*), by the hundred
P. P. C. (*pour prendre congé*), to take leave
D. D. S., Doctor of Dental Surgery

Q. E. D. (*quod erat demonstrandum*), which was to be demonstrated.

Q. E. F. (*quod erat faciendum*), which was to be done.

269

COMMON BUSINESS TERMS

gratuitous	contributory	probity
exchequer	negligence	accomplice
souvenir	delegate	incontestable
pamphlet	magnanimity	fraudulent
signature	irreparable	accumulation
peremptory	sustenance	immunity
courteous	unscrupulous	beneficiary

cøûr′ te øus. Note the sound of *u* in the first syllable.

ir rĕp′ a ra ble. Note the accent.

270

THE DRUGGIST

laudanum	paregoric	muriatic acid
pharmacy	ipecac	phosphorus
glycerine	sulphuric	camphorated
belladonna	chloral	antikamnia
chloroform	cocaine	morphine
turpentine	troche	pharmaceutics
creosote	nicotine	hydrochloric

trō′ eke. Note the sound of *c*.

phŏs′ pho rus. Note the last syllable.

phär′ ma çøū′ ties, the art of compounding medicines. Note the sound of the first *c*.

271

Dictation Review

Havana, Cuba,
January 17, 1913.

Mr. T. R. Peyton,
Vera Cruz, Mexico.

Dear Peyton:

As my stenographer has just left me to join a troupe, I am obliged to be my own amanuensis.

Having some talent as a comedian and being also a very good amateur flutist, he has long been anxious for the applause of the public. In consequence of this desire, he has not been very valuable to me of late. The extensive repertoire has required much practice, and that has taken precedence of his office work. He leaves to-morrow for Nicaragua. There he will be joined by a quartet of piccolo, trombone, violoncello and saxophone artists, and thence they will all go to Monterey, to begin a tour of Mexico, giving a mixed program of vaudeville and light comedy.

I write thus fully to you because you recommended the young man to me and I know that you are interested in his welfare. I think he has made a mistake in taking up the life of a professional, but I would put no obstacle in his way. He is an estimable young man and has many qualifications for success; but his extravagant tastes and extraordinary talents unfit him for ordinary, every-day business routine.

I should like to ask you about that mortgage on C. A. Brown's plantation which you transferred to me. Is there any guaranty that he will keep up the interest? I have a chance to dispose of it if I can guarantee prompt pay-

ment. The reason I ask is that I have heard it intimated that he is in some pecuniary trouble, and that he has given a chattel mortgage on his live stock to raise ready money. Is this true?

I leave for Jamaica to-morrow to look after some miscellaneous business. I have to secure an appraisal of a loss by hurricane on a mahogany forest in which I have a proprietary interest, and to collect the insurance on it. Then, as administrator of my deceased partner's estate, I must liquidate some claims against it held by parties there. There has been a conspiracy to produce a will claimed to have been made by him with the conspirators as beneficiaries, but I have proved beyond a doubt, through a clumsy mistake they made in the codicil, that it is forged. There is a manifest discrepancy that makes the forgery incontestable. I have secured an indictment against them, and in the ordinary course of justice, they will soon have time for salutary reflection behind prison bars. Their great wealth and social position will not secure immunity from punishment for fraudulent practices. Of course this is strictly confidential.

I have two important cases awaiting my return here,—one an infringement of patent, the other an embezzlement scheme,—so I shall give up my intended vacation trip to Tampico.

I am now going out to the restaurant for my usual lunch of bouillon, fricasseed chicken, a lettuce salad with mayonnaise, and a desert of lemon sherbet. How is that for a menu?

Let me hear from you soon. Kindly remember me to your wife.

Sincerely your friend,
A. R. HILLMAN.

272

The Law Courts

mandamus (we command)
quo warranto (by what warrant)
certiorari (to make more certain)
quasi (as if)
caveat emptor (let the buyer beware)
nolle prosequi (to be unwilling to prosecute)
subpoena (under penalty)
indenture
perjury
lessee
guardian
hypothecate
bona fide (in good faith)
alibi (elsewhere)
prima facie (at first view)
de facto (from the fact)
de jure (by right)
venue

Look up the meaning of the first three writs.
subpoena, a legal summons for a witness.
indenture, a deed.
perjury, false swearing.
lessee, one to whom a lease is granted.
hypothecate, to pledge as security.
venue, place where an action in law is laid.

273

The Aviator

aviation	chassis	gyroscope	shock-absorber
bi-plane	deflector	propeller	hangar
aeronaut	dirigible	monoplane	camber
ascension	elevator	lubrication	anemometer
aeroplane	equalizer	outrigger	aerostatics

ā′ vi ā′ tion, the art of flying.
chăs′ sĭs, main frame-work of an aeroplane.
dĭr′ i gi ble, that may be directed. Note the accent.

hang′ ar (hăng′ gar), aeroplane shed. Note that two *g*'s are sounded in the pronunciation.

căm′ ber, arch of an aeroplane wing.

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TTT

274

WORDS FOR SPECIAL DRILL IN PRONUNCIATION

senile	Malay	flageolet
disputative	isolated	coadjutor
calliope	carbine	construe
lamentable	precedent (adj.)	forehead
dilapidated	iodine	Caucasus
harassed	prussic	alias
debris	allies	incidents

dispūt′ative, callī′ope, lăm′entable, hăr′rassed, Malāy′, preçē′dent, coadjū′tor, eŏn′strue, Ca̧u′casus, ā′lias. Note the accent.

sĕn′ ĭlø. Note the sound of *e* and *i*.

eär′ bīne. Note the sound of *i*.

prŭs′ sie. Note the sound of *u*.

fŏrø′ hea̸d. Note the sound of *o*.

Look up the pronunciation of the words not given above.

275

DISTINGUISH

accidental, happening by chance.

incidental, happening occasionally.

276

REVIEW

catechism	lading	aqueduct
omitting	initiative	cylinder
imagination	sacrilege	hypocrisy

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ambassador	enrollment	choir
embarrassment	solder	obstacle
harass	porcelain	victuals
isthmus	indictment	courteous
millinery	liquefy	license
benefiting	extravagant	resuscitate
deference	caricature	exhilarate
cartilage	circuit	ascension
sanguine	antiquated	stratagem

277

Words for Special Drill

deleble	skeptic	palatable
eleemosynary	anomalous	extirpate
catapult	circuitous	parsimonious
valenciennes	illicit	resurrection
calomel	erudition	inefficient
phthisis	exuberant	temperance
trousseau	incompatibility	abstinence

dĕl′ e ble. Note the second syllable.
ĕl′ ee mŏs′ y na ry, charitable.
thĭs′ is, consumption; tuberculosis.
ĕx′ tir pate, to destroy. Note the second syllable.
pär′ si mō′ ni ous, spending little.
resurrection. Note the *u* and the two *r*'s.
temperance, moderate indulgence.
abstinence, non-indulgence.

278

Terms in Botany

stipules	inflorescence	pollination	chlorophyl
corolla	petiole	fertilization	dioecious

calyx	stomata	exogenous	embryo
pistils	germination	endogenous	internodes
pollen	monoecious	cambium	staminate

279

DISTINGUISH

exercise, to put in action. Horseback riding *exercises* all the muscles.

exorcise, to drive out. They believed that the witch could *exorcise* evil spirits.

280

TERMS IN ALGEBRA

coefficient	operation	equation
exponent	substitution	monomial
quadratics	quantities	positive
binomial	polynomial	negative
indices	simultaneous	comparison
transposition	homogeneous	radicals
dissimilar	elimination	imaginary

ex pō′ nent. Note the accent.
e lĭm i nā′ tion. Note the one *l*.
e quā′ tion (tion = sion). Note the sound of *s*.

281

DISTINGUISH

radical (in algebra), the indicated root of a quantity.

radicle, the part of the embryo which becomes the root.

282

TERMS IN PHYSICS

malleable	acceleration	gravity
impenetrability	momentum	galvanic
formula	pendulum	dynamics

741010

acoustics	ductility	radiation
buoyancy	velocity	inertia
leverage	sonometer	oscillating
static	radiometer	harmonic

283

DISTINGUISH

in gēn′ ious, skillful; clever. The inventor showed us many *ingenious* contrivances.

in gĕn′ u ous, open; frank. He worked for the cause with *ingenuous* ardor and zeal.

284

TERMS IN LITERATURE

essayist	trochaic	scansion	simile
prosody	critical	dramatic	syntax
rhetorical	metaphor	narrative	episode
argument	humorous	description	satirical
exposition	metonymy	synecdoche	hyperbole

285

TERMS IN GRAMMAR

relative	verbal	irregular
predicate	copula	copulative
indicative	adjective	potential
antecedent	factitive	attributive
transitive	adverbial	collective
preposition	descriptive	correlative
pronominal	demonstrative	subjunctive

286

DISTINGUISH

preposition, a part of speech.

proposition, an offer of terms; a complete sentence.

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TERMS IN ZOOLOGY

macaw	leonine	saurian	lizard
zoological	baboon	pheasant	leopard
dragon-fly	reptilian	mammals	crocodile
vertebrate	salamander	camelopard	herbivorous
gallinaceous	carnivorous	invertebrate	insectivorous

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TERMS IN CHEMISTRY

chloride	oxidize	hydrogen	density
oxygen	acidity	sulphuric	alcoholic
nitrogen	atomic	aluminum	calcareous
platinum	reaction	hydroxide	molecular
sulphuretted	contraction	hyposulphite	atmospheric

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TERMS IN HISTORY

feudal	vassals	dynasty
Babylon	chivalry	autocrat
Hanseatic	successor	socialism
Saracens	triumvirate	democracy
mythology	possessions	communism
mediaeval	absolutism	commonwealth
monarchical	Magna Charta	contemporaneous

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TERMS IN GEOMETRY

theorem	scalene	vertical
bisector	spherical	hexagon
corollary	triangular	cylindrical
transversal	equilateral	circumference

dihedral	pyramid	salient
isosceles	trapezoid	segment
parallelopipedon	quadrilateral	horizontal

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TERMS IN GEOLOGY

gneiss	lateral	atoll
fissure	schist	alluvial
granite	igneous	erosion
hematite	feldspar	deposit
porphyry	silurian	artesian
devonian	quarrying	sedimentary
carboniferous	metamorphic	stratification

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TERMS IN CIVICS

municipal	legation	original
judicial	treasonable	official
appellate	removal	levying
senator	legislative	majority
plurality	jurisdiction	ballot
legality	executive	commutation
consular	tariff	disqualification

plurality, more than others.
majority, more than half.

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TERMS IN ASTRONOMY

astronomical	Uranus	telescope	Jupiter
observatory	Saturn	aphelion	horizon
constellations	zodiac	observations	zodiacal

perihelion	lunar	comet	solar
planetary	solstice	eclipse	syzygy

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TERMS IN PSYCHOLOGY

analytic	sensation	psychical
syllogism	analogy	synthesis
conception	percepts	premise
recollection	memory	intellect
sensibilities	emotions	intuition
psychological	imagination	instructive
apperception	consciousness	involuntary

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TERMS IN PHYSIOLOGY

structure	cuticle	larynx	ossify
salivary	auricle	gastric	venous
arterial	varicose	ventricle	cavities
aesophagus	sebaceous	anatomy	lachrymal
physiological	circulation	deglutition	epidermis

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SUPPLEMENTARY AND TEST LISTS

suicide	ineffable	parliament
ridiculous	indomitable	miraculous
mimicking	intrinsic	chargeable
preparation	denominate	mutilate
laboratory	sanguinary	boycott
pleurisy	reminiscence	culpable
hypothesis	chagrined	courteous
pneumonia	precipitous	petroleum
urbanity	caterpillar	kerosene
persistence	vicissitude	meerschaum

accordion
censure
repellent
encompass
captious
indefatigable
genealogy
subpoena
incompetent
inaugural
heresy
singeing
chronic
emaciated
amplified
annular
voracious
venial
mercantile
sustenance
criticise
toboggan
diphtheria
trespass
benefited
chiffonier
sinecure
veterinary
symmetrical
macadamize
similar
incandescent

unscrupulous
extravagant
exquisite
capricious
erysipelas
detrimental
bachelor
mercurial
emanate
pitiable
covetous
dormitory
perpetual
inflammation
taciturn
pristine
heinous
apparel
anonymous
gayety
recipient
baccalaureate
circumlocution
instantaneous
witticism
mnemonics
metamorphosis
grievous
mackintosh
licentiate
inflammable
tranquillity

reservoir
parsimonious
occurrence
infallible
decalogue
hydrophobia
fac-simile
isosceles
accommodation
exorcise
crochet
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synopsis
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allegiance
hemorrhage
lineament
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annuities
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fascinate
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filigree
mackerel
pageant
olfactory
millionaire
colonnade
fiscal
liquefy
intersperse
embellish
selvage
laudable
hybrid
synonymous
indigenous
impetuous
exhilaration
capricious
codicil
epilepsy
rheumatism
parallel
purveyor
myrrh

forfeit
extemporaneous
cynosure
reciprocity
eccentricity
avoirdupois
collateral
surfeit
instalment
adherence
discretion
delirium
mechanical
chloroform
utilize
incredible
fragile
exchequer
embarrass
coalesce
pinnacle
luscious
overhaul
lyceum
feasible
quarantine
silesia
gingham
treatise
treaties
crystallize
vignette

acumen
gnarled
mortgagor
miscellaneous
license
mausoleum
utensil
credulous
cayenne
salvage
parasite
privilege
sediment
malignant
impetus
prevalent
malleable
partially
incubus
assuage
asparagus
parachute
naphtha
heirloom
cynical
obituary
disappoint
statistician
audacious
surrogate
superannuated
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seditious

quinine
catarrh
asphyxiate
siphon
supersede
embalming
pharynx
symphony
rendezvous
insuperable
hiccough
hypocrisy
abattoir
connoisseur
commissary
granary
inoculate
derelict
precocious
caisson
ulterior
abeyance
pavilion
casino
acrimonious
accomplice
explanation
municipal
hypothesis
icicle
surcingle
envelop

inheritance
vacillate
cornucopia
mischievous
oleomargarine
chenille
sciatica
chrysanthemum
indispensable
sacrilegious
appearance
representative
elicit
prospectus
oscillate
paralysis
mortise
vendue
gutta-percha
labyrinth
desiccated
oxidize
receptacle
kaleidoscope
emissary
vermillion
negotiation
versatile
inveigle
legitimate
equitable
soliloquy

incessant
excrescence
correlative
ingratiating
surreptitious
saccharine
paralyze
osculate
poignant
jeopardize
prejudicial
accumulate
bazaar
ecstasy
accessory
accelerate
disparity
explanatory
trafficking
defalcation
subterranean
exaggerate
hackney
until
sobriquet
fricassee
conducive
bouquet
massacre
necessary
necessitous
asylum

enthusiasm
champagne
intercede
centuries
onerous
obsolete
plausible
factitious
facetious
pneumatic
suspicious
transferable
excellence
acquiescence
scurrilous
irascible
intrepidity
ebullition
abolition
stratagem
strategy
barrister
magnanimity
disseminate
effeminate
mathematics
deleterious
prestige
deteriorate
raillery
decrepitude
efflorescent

martyrdom
arable
licorice
liquidate
coerce
arsenic
colossal
consummate
palliate
invisible
column
catechism
picnicking
erroneous
descant
unanimous
resuscitate
prerogative
desuetude
nihilism
avalanche
felonious
impertinent
pernicious
fallacious
monarchical
usurpation
surveillance
hypochondriac
plagiarism
perquisite
requisition

inconvenient
humbugged
accessible
verification
aghast
egregious
herculean
syllogism
puerile
seditious
innocuous
iconoclast
ephemeral
expostulatory
nuisance
atrocious
convalescent
avaricious
characteristic
crucial
deferential
promiscuous
indigestible
ameliorate
reference
feudal
prepossessing
professor
retrieving
infinitesimal
hallucination
trachea

pseudonym	appendicitis	abscess
exigency	obsolete	exigeant
salubrious	vociferous	lethargic
hippopotamus	loquacious	refugee
domicile	expletive	stupefy
elliptical	complement	ecstatic
affability	acquiescent	cylindrical
conscientious	irrelevant	quadrille
curriculum	silhouette	illegitimate
ecclesiastical	remuneration	illicit
guerrilla	omniscience	legitimacy
solecism	somnambulism	pharmaceutics

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SIMPLIFIED SPELLINGS

The following six lessons contain the list of simplified spellings recommended by the Simplified Spelling Board.

abridgment	candor	armor
accurst	catalog	assize
addrest	center	bans
affixt	check	behavior
anapest	chimera	blusht
anesthesia	clamor	brazier
antipyrin	clapt	bur
apothem	claspt	caliper
arbor	accouter	carest
ardor	acknowledgment	catechize
artizan	adz	chapt
ax	altho	checker
bark	anemia	civilize
blest	anesthetic	clangor

brazen	antitoxin	clipt
bun	apprize	clue
caliber	archeology	coeval

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SIMPLIFIED SPELLINGS

colter	dipt	comprize	distil
comprest	dispatch	controller	dolor
confest	distrest	criticise	draft
coquet	domicil	crost	drest
cropt	dram	cue	droopt
crusht	dript	cutlas	dulness
curst	dropt	dactyl	edile
cyclopedia	ecumenical	decalog	enamor
dasht	egis	demagog	endeavor
defense	encyclopedia	deposit	Eolian
demeanor	envelop	develop	eon
deprest	color	dike	eponym
dieresis	commixt	discust	esophagus

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SIMPLIFIED SPELLINGS

esthetics	gram	etiology	harken
ether	harbor	exprest	hematin
exorcize	heapt	fantasm	hock
fagot	hiccup	fantom	homonym
fantasy	homeopathy	favorite	humor
favor	honor	fiber	hypotenuse
fervor	husht	flavor	imprest
fixt	idolize	fulness	jail
fulfill	instil	gazel	judgment
gage	epaulet	gild	labor

gelatin	era	gloze	lapt
gipsy	esthetic	good-by	leapt
glycerin	estivate	gript	license

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SIMPLIFIED SPELLINGS

liter	offense	lopt	orthopedic
lookt	opprest	mama	paleolithic
luster	paleography	materialize	paleozoic
maneuver	paleontology	medieval	parlor
meager	paraffin	mist	past
meter	partizan	mixt	pedagog
miter	patronize	molder	pedobaptist
mold	kist	moldy	phenomenon
molding	lacrimal	mullen	plow
molt	lasht	neighbor	possest
naturalize	legalize	nipt	prefixt
niter	licorice	odor	prest
ocher	lodgment	omelet	preterit

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SIMPLIFIED SPELLINGS

primeval	silvan	prolog	sithe
program	sipt	pur	skipt
propt	skilful	questor	smolder
quartet	slipt	rancor	somber
quintet	snapt	raze	specter
rapt	phenix	reconnoiter	stedfast
recognize	pigmy	rime	stopt
rigor	polyp	rumor	stript
ript	practise	saltpeter	succor

saber	prenomen	savor	sulfate
savior	pretense	septet	sumac
scepter	pretermit	sextet	surprize
sepulcher	profest	simitar	tabor

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SIMPLIFIED SPELLINGS

teazel	washt	sulfur	trapt
theater	whisky	supprest	tumor
thoro	winkt	synonym	vapor
thoroly	wo	tapt	vigor
thruout	woolen	tenor	wagon
topt	splendor	tho	whipt
transgrest	stept	thorofare	wilful
tript	strest	thru	wisht
valor	subpena	tipt	woful
vext	suffixt	tost	wrapt
vizor			

FOR DICTATION

STANDARD FIRE INSURANCE POLICY

1. The Northwestern Fire Insurance Company, of the City of New York, in consideration of the stipulations herein named and of Five dollars and seventy-five cents premium, does insure John Doe, for the term of one year from the 29th day of January, 1913, at noon, to the 29th day of January, 1914, at noon, against all direct loss or damage by fire, except as hereinafter provided, to an amount not exceeding Thirteen Hundred Dollars, to the following described property while located and contained as described herein, and not elsewhere, to wit:

2. On household furniture, useful and ornamental, beds,

bedding, linen, wearing apparel, plate, plated ware, chandeliers, and gas fixtures, printed books, and music, pictures, paintings, and engravings, and their frames (at not exceeding cost price), bronzes, statuary, and other works of art, and objects of vertu, pianofortes and other musical instruments, scientific instruments, sewing machines, mirrors, watches, diamonds, and all other jewelry in use, fuel and family stores, tools, bicycles, guns, and other sporting implements, and utensils, the property of the assured, or any member of his family, contained in the frame building occupied as dwelling only, situate 309 East 207th Street, City of New York.

3. This company shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs, and the loss or damage shall be ascertained or estimated according to such cash value, with proper deduction for depreciation however caused, and shall in no event exceed what it would then cost the insured to repair or replace the same with material of like kind and quality; said ascertainment or estimate shall be made by the insured and this company, or, if they differ, then by appraisers, as hereinafter provided; and, the amount of loss or damage having been thus determined, the sum for which this company is liable pursuant to this policy shall be payable sixty days after due notice, ascertainment, estimate, and satisfactory proof of the loss have been received by this company in accordance with the terms of this policy. It shall be optional, however, with this company to take all, or any part, of the articles at such ascertained or appraised value, and also to repair, rebuild, or replace the property lost or damaged with other of like kind and quality within a reasonable time on giving notice, within thirty days after the receipt of the proof herein required, of its intention so to do; but there can be no abandonment to this company of the property described.

4. This entire policy shall be void if the insured has concealed or misrepresented, in writing or otherwise, any material fact or circumstance concerning this insurance or the subject thereof; or if the interest of the insured in the property be not truly stated herein; or in case of any fraud or false swearing by the insured touching any matter relating to this insurance or the subject thereof, whether before or after a loss.

5. This entire policy, unless otherwise provided by agreement endorsed hereon or added hereto, shall be void if the insured now has or shall hereafter make or procure any other contract of insurance, whether valid or not, on property covered in whole or in part by this policy; or if the subject of insurance be a manufacturing establishment and it be operated in whole or in part at night later than ten o'clock, or if it cease to be operated for more than ten consecutive days; or if the hazard be increased by any means within the control or knowledge of the insured; or if mechanics be employed in building, altering or repairing the within described premises for more than fifteen days at any one time; or if the interest of the insured be other than unconditional and sole ownership; or if the subject of the insurance be a building on ground not owned by the insured in fee-simple; or if the subject of insurance be personal property and be or become encumbered by a chattel mortgage; or if, with the knowledge of the insured, foreclosure proceedings be commenced or notice given of sale or any property covered by this policy by virtue of any mortgage or trust deed; or if any change, other than by the death of an insured, take place in the interest, title, or possession of the subject of the insurance (except change of occupants without increase of hazard) whether by legal process or judgment or by voluntary act of the insured, or otherwise.

6. Or if this policy be assigned before a loss; or if illuminating gas or vapor be generated in the described building

(or adjacent thereto) for use therein; or if (any usage or custom of trade or manufacture to the contrary notwithstanding) there be kept, used, or allowed on the above described premises, benzine, benzole, dynamite, ether, fireworks, gasoline, greek fire, gunpowder exceeding twenty-five pounds in quantity, naphtha, nitro-glycerine or other explosives, phosphorus, or petroleum or any of its products of greater inflammability than kerosene oil of the United States standard (which last may be used for lights and kept for sale, according to law but in quantities not exceeding five barrels, provided it be drawn and lamps filled by daylight or at a distance not less than ten feet from artificial light); or if a building herein described, whether intended for occupancy by owner or tenant, be or become vacant or unoccupied and so remain for ten days.

7. This company shall not be liable for loss caused directly or indirectly by invasion, insurrection, riot, civil war or commotion, or military or usurped power, or by order of any civil authority; or by theft; or by neglect of the insured to use all reasonable means to save and preserve the property at and after a fire or when the property is endangered by fire in neighboring premises; or (unless fire ensues and, in that event, for the damage by fire only) by explosion of any kind, or lightning; but liability for direct damage by lightning may be assumed by specific agreement hereon.

8. If a building or any part thereof fall, except as the result of fire, all insurance by this policy on such building or its contents shall immediately cease.

This company shall not be liable for loss to accounts, bills, currency, deeds, evidences of debt, money, notes or securities; nor, unless liability is specifically assumed hereon, for loss to awnings, buillion, casts, curiosities, drawings, dies, implements, jewels, manuscripts, medals, models, patterns, pictures, scientific apparatus, signs, store or office

furniture or fixtures, sculpture, tools, or property held on storage or for repairs; nor, beyond the actual value destroyed by fire, for loss occasioned by ordinance or law regulating construction or repair of buildings, or by interruption of business, manufacturing processes, or otherwise; nor for any greater proportion of the value of plate glass, frescoes, and decorations than that which this policy shall bear to the whole insurance on the building described.

9. If an application, survey, plan, or description of property be referred to in this policy it shall be part of this contract and a warranty by the insured.

In any matter relating to this insurance, no person, unless duly authorized in writing, shall be deemed the agent of this company.

10. This policy may by a renewal be continued under the original stipulations, in consideration of premium for the renewed term, provided that any increase of hazard must be made known to this company at the time of renewal or this policy shall be void.

11. This policy shall be canceled at any time at the request of the insured; or by the company by giving five days' notice of such cancellation. If this policy shall be canceled as hereinbefore provided, or become void or cease, the premium having been actually paid, the unearned portion shall be returned on surrender of this policy or last renewal, this company retaining the customary short rate; except that when this policy is canceled by this company by giving notice it shall retain only the pro rata premium.

12. If, with the consent of this company, an interest under this policy shall exist in favor of a mortgagee or of any person or corporation having an interest in the subject of insurance other than the interest of the insured as described herein, the conditions hereinbefore contained shall apply in the manner expressed in such provisions

and conditions of insurance, relating to such interest as shall be written upon, attached, or appended hereto.

13. If property covered by this policy is so endangered by fire as to require removal to a place of safety, and is so removed, that part of this policy in excess of its proportion of any loss and of the value of the property remaining in the original location, shall for the ensuing five days only, cover the property so removed in the new location; if removed to more than one location, such excess of this policy shall cover therein for such five days in the proportion that the value in any one such new location bears to the value in all such new locations; but this company shall not, in any case of removal, whether to one or more locations, be liable beyond the proportion that the amount hereby insured shall bear to the total insurance on the whole property at the time of fire, whether the same cover in new location or not.

14. If fire occur the insured shall give immediate notice of any loss thereby in writing to this company, protect the property from further damage, forthwith separate the damaged and undamaged personal property, put it in the best possible order, make a complete inventory of the same, stating the quantity and cost of each article and the amount claimed thereon; and, within sixty days after the fire, unless such time is extended in writing by this company, shall render a statement to this company, signed and sworn to by said insured, stating the knowledge and belief of the insured as to the time and origin of the fire; the interest of the insured and of all others in the property.

15. The cash value of each item thereof and the amount of loss thereon; all incumbrances thereon; all other insurance, whether valid or not, covering any of said property; and a copy of all the descriptions and schedules in all policies; any change in the title, use, occupation, location, possession, or exposures of said property since the issuance of this

policy; by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of fire; and shall furnish, if required, verified plans and specifications of any building, fixtures, or machinery destroyed or damaged; and shall also, if required, furnish a certificate of the magistrate or notary public (not interested in the claim as a creditor or otherwise, nor related to the insured) living nearest the place of fire, stating that he has examined the circumstances and believes the insured has honestly sustained loss to the amount that such magistrate or notary public may certify.

16. The insured, as often as required, shall exhibit to any person designated by this Company all that remains of any property herein described, and submit to examinations under oath by any person named by this Company, and subscribe the same; and, as often as required, shall produce for examination all books of account, bills, invoices, and other vouchers, or certified copies thereof if originals be lost, at such reasonable place as may be designated by this Company or its representative, and shall permit extracts and copies thereof to be made.

17. In the event of disagreement as to the amount of loss the same shall, as above provided, be ascertained by two competent and disinterested appraisers, the insured and this Company each selecting one, and the two so chosen shall first select a competent and disinterested umpire; the appraisers together shall then estimate and appraise the loss, stating separately sound value and damage, and, failing to agree, shall submit their differences to the umpire; and the award in writing of any two shall determine the amount of such loss; the parties thereto shall pay the appraiser respectively selected by them and shall bear equally the expenses of the appraisal and umpire.

18. This Company shall not be held to have waived any provision or condition of this policy or any forfeiture

thereof by any requirement, act, or proceeding on its part relating to the appraisal or to any examination herein provided for; and the loss shall not become payable until sixty days after the notice, ascertainment, estimate and satisfactory proof of the loss herein required have been received by this Company, including an award by appraisers when appraisal has been required.

19. This Company shall not be liable under this policy for a greater proportion of any loss on the described property, or for loss by and expense of removal from premises endangered by fire, than the amount hereby insured shall bear to the whole insurance, whether valid or not, or by solvent or insolvent insurers, covering such property, and the extent of the application of the insurance under this policy or of the contribution to be made by this Company in case of loss, may be provided for by agreement or condition written hereon or attached or appended hereto. Liability for re-insurance shall be as specifically agreed hereon.

20. If this Company shall claim that the fire was caused by the act or neglect of any person or corporation, private or municipal, this Company shall, on payment of the loss, be subrogated to the extent of such payment to all right of recovery by the insured for the loss resulting therefrom, and such right shall be assigned to this Company by the insured on receiving such payment.

21. No suit or action on this policy, for the recovery of any claim, shall be sustainable in any court of law or equity until after full compliance by the insured with all the foregoing requirements, nor unless commenced within twelve months next after the fire.

22. Wherever in this policy word "insured" occurs, it shall be held to include the legal representative of the insured, and wherever the word "loss" occurs, it shall be deemed the equivalent of "loss or damage." If this policy be made by a mutual or other Company having

special regulations lawfully applicable to its organization, membership, policies or contracts of insurance such regulations shall apply to and form a part of this policy as the same may be written or printed upon, attached, or appended hereto.

23. This policy is made and accepted subject to the foregoing stipulations and conditions, together with such other provisions, agreements, or conditions as may be endorsed hereon or added hereto, and no officer, agent, or other representative of this Company, shall have power to waive any provision or condition of this policy except such as by the terms of this policy may be the subject of agreement indorsed hereon or added hereto, and as to such provisions and conditions no officer, agent, or representative shall have such power or be deemed or held to have waived such provisions or conditions unless such waiver, if any, shall be written upon or attached hereto, nor shall any privilege or permission affecting the insurance under this policy exist or be claimed by the insured unless so written or attached.

DIACRITICAL MARKS AND KEY WORDS

ā as in ate = e̱
ă as in am
ä as in arm.
ȧ as in ask.
ạ̈ as in all = ô
ạ as in was = ŏ.
â as in air = ê.

ē as in eve = ī.
ĕ as in met.
ê as in where = â.
ẽ as in her = ĩ = ỹ.
e̱ as in obey = ā.

ī as in ice = ȳ.
ĭ as in it = ỹ.
ĩ as in machine = ē.
ĩ as in sir = ẽ = ỹ.

ō as in ore.
ŏ as in odd = ạ.
ô as in for = ạ̈.
ọ̈ as in do = ụ̈ = o͞o.
ọ as in wolf = ụ = o͡o.
ȯ as in done = ŭ.

ū as in use, tune
ŭ as in us = ȯ
û as in urge.
ụ̈ as in rude = o͞o = ọ̈.
ụ as in full. = o͡o = ọ.

ȳ as in my = ī.
ỹ as in hymn = ĭ.
ỹ as in myrrh = ĩ = ẽ.

o͞o as in roof = ọ̈ = ụ̈.
o͡o as in stood = ọ = ụ.

ç as in city = s.
~~c~~ as in cat = k.
ḡ as in go.
ġ as in gem = j.
ṉ as in ink = ng.
ñ as in canon = ny.
ṣ as in fuse = z.
~~th~~ as in that.
~~x~~ as in exist = gz.

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